



■ spotlight

March 2013 Vol. 46 No. 3

SIMON

ARIAS

2012

SGA

OF THE

YEAR



Roger Smith
Chief Executive Officer
AIL & NILICO

Play It Again, Simon

“The hardest thing is winning after winning” — Sebastian Vettel (World Champion Formula One racing driver 2010, 2011 and 2012)

I read an article recently called “Winning After Winning: The Psychology of Ongoing Excellence,” which detailed findings from a study done over a period of 25 years at the University of Ottawa. The researchers explored the focusing skills and the effects of success on athletes who reached the top of the world in their sport, and included World Cup, World Champion and Olympic champions.

The study divided the athletes into three categories according to their performance after having made it to the top of their sports: those who continued to be successful; those whose performance declined, but eventually they made a comeback; and those who were never able to repeat their initial level of success.

The athletes who reached the top in their field and stayed successful were asked how they were able to maintain that high level of performance. The responses varied, of course, but all the athletes felt that in order to remain successful and cope effectively with the additional demands of winning, there are a number of key factors that need to be in place. These include enjoying what you are doing, accepting new challenges, remembering where you came from, surrounding yourself with good people who are looking after your interests and keeping it all in perspective.

I think this applies to people in any discipline who face demands similar to the athletes in the study, and, for a prime example, we need look no further than to our 2012 SGA of the Year.

After the Punta Cana Convention, where we honored Simon Arias as SGA of the Year for 2011, he asked me if I would consider “letting him have it” again this year, provided, of course, he met the criteria to be in the running. I replied that we’ve never had the same SGA of the Year

two years in a row, but if he came through with the kind of numbers he did in 2011, I’d consider it.

It was a casual conversation, or so I thought. Knowing Simon as I do, I should have seen right then what would happen.

To paraphrase the late politician Adlai Stevenson, the hardest thing is winning without proving that you are unworthy of winning. No worries there. Simon more than proved he was worthy of being American Income and National Income’s very first back-to-back SGA of the Year.

I could say that Simon possesses all the key factors the winning athletes felt were needed to enjoy continued success — he was, after all, a winning athlete — but you can read it in his own words on pages 18-19. It’s uncanny how he addresses every single one of those winning factors: enjoy what you are doing, accept new challenges, remember where you came from, surround yourself with good people and keep things in perspective.

We also recognize our 2013 Executive Council in this issue of *Spotlight*. Winning and ongoing excellence define these top leaders as well, which is why we value their input to develop the most effective processes to help ensure the future success of the Company. We just got back from our first meeting in South Beach and, I gotta tell you, the enthusiasm and energy of this group is inspiring. The meeting was positive and productive, and I’m very excited to be working with each of them this year.

Please join me in celebrating excellence by extending congratulations to our SGA of the Year and the new Executive Council.

■ spotlight

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$2,252,634 in bonuses. For more information on the monthly bonuses, turn to Page 30-37.

Total: \$2,252,634

required retention rate

Effective Jan. 1, 2013, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer’s first eight months. The rates listed below are for *Spotlight* recognition only.

Retention:	69.0%
Net to Gross:	78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Tuesday 04/23** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Friday 04/26** to count for **April** production.

corrections

Ryan Kendl should have been listed as a January qualifier for the Founder’s Club in last month’s issue.



Ryan Kendl
Altig-Orlovic
6th Qualification
\$133,181 Net ALP
78.8 Ret

Joseph Smith and Bradley Weigand should have been listed as #2 and #3 of the January Reinstatement Bonus in last month’s issue.



#2 Joseph Smith
\$2,529
Simon Arias



#3 Bradley Weigand
\$1,688
Surace-Smith

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2014 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2014 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton San Francisco Union Square hotel located in San Francisco, California! The convention will be held May 29 - June 1, 2014.*



closer to the heart

pg. 13



2013 executive council

pg. 14



new LAB members

pg. 15



leadership academy

pg. 16



2012 sga of the year

pg. 18



LOOK FOR ME!

NEW
IMPROVED!



PERSONAL RECRUIT - PRODUCTION BONUS -

February
Bonus Payout: **\$62,800**

February Bonus
Qualifiers: 117

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Charles Diulus	\$3,700	John Conard	\$1,000	Veronica Carrion	\$500	Nicholas Moore	\$500
Albert Serur	3,000	Marc Salvaggi	1,000	Dwelyn Smith	500	Robert Nolan	500
James Keefer	2,800	Unique Hunnicutt	800	Emmanuel Villasenor	500	Krystal Gordon	500
Ellen Schultz	1,500	Denise Berrios	800	Derek Cotton	500	Zach Otto	500
Stephen Giddens	1,500	Kyle Wrobel	800	Clinton Spaeth	500	Akanesi Fatai	500
Trevor Mayer	1,300	Ronald Knight	800	Jenny Gericke	500	Anita Ferris	500
Aaron Ralston	1,300	Travis Picklesimer	800	I-Perfection Harris	500	Fuaifale Mauu	500
Graham Carter	1,300	Maria Brown	700	Alfredo Hung-Lam	500	Liliana Avila	500
Kevin Ristau	1,000	Roger Fung	600	Leah Stoltz	500	Tere Diamond	500
Tiare Hubbard	1,000	Jonathan Ng	500	Christopher Mendes	500	Tevita Tupouniua	500
Janet Vidal-Riley	1,000	Kathrine West	500	Brian Culp	500	Oscar Portillo	500
Brooke Spain	1,000	Luay Ghawi	500	Elizabeth Hodgson	500	Sarah Vacheresse	500
Michael Shaba	1,000	Nicholas Lorence	500	Carlos Otero-Villalba	500	Steven Bensinger	500
Janel Wilder	1,000	Spencer Rowland	500	Lisset Melendez	500	Tiffany Zayed	500
Spencer Layton	1,000	Clara Alas	500	Caleb Longley	500	James Allen	500



- HAVE YOU COLLECTED YOUR SHARE? -

The qualification period for this bonus ended March 31. The final list of Personal Recruit Production Bonus earners will be listed in the April *Spotlight*.

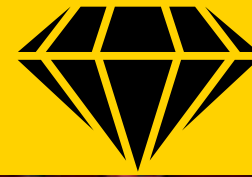


WHAT ARE YOU WAITING FOR?

Thousands of recruiting referrals are uploaded from eApp every month. Call the potential recruit before or immediately after leaving the referring customer's home — each phone call could be worth up to **\$1,000** and up to **\$25,000** combined total ALP credit toward 2014 Convention qualification!

Visit <http://arc.ailife.com/arc/spotlight.aspx> for complete details.

ANNIVERSARIES



27 Years of Service

William Verbeten, PR

23 Years of Service

Brenda Di Somma, PR

Kenneth Madden, Agt

22 Years of Service

Roger Fung, RGA

Kelly McDonald, Agt

17 Years of Service

Steven Engrav, RGA

16 Years of Service

David Brister, MGA

15 Years of Service

Randy Stockley, PR

14 Years of Service

Bob Olson, SGA

13 Years of Service

Rob Hay, Agt

12 Years of Service

Scott Florin, Agt

Rebecca Klebsch, MGA

Krista Thieme, MGA

Benjamin Van Fossen, Agt

11 Years of Service

Fran Christie, PR

John McGrath, MGA

Herivelto Pereira, Agt

10 Years of Service

Rachel Arenas, Agt

Michael Bromberg, Agt

Omar Hashimi, Agt

Adam Kahn, Agt

David Solomonov, Agt

9 Years of Service

Mitch Duplantis, RGA

Iryna Sushkova, Agt

8 Years of Service

Andrea Yee, Agt

7 Years of Service

Brian Blair, Agt

Richard Carter, Agt

Taina Lameko, MGA

Matt Pflueger, RGA

John Sparby, MGA

6 Years of Service

Alvin Hagens, MGA

Evan Holzhauer, RGA

Rencel Jones, Agt

Dustin Klingebiel, Agt

Emil Mohareb, MGA

Tim O'Connor, PR

Jonathan Russell, MGA

Atta Saleh, RGA

5 Years of Service

Mary Ann Gaelic, Agt

Precious Hall, Agt

Daniel G Johnson, SA

Phillip Kogel, Agt

Peter Kwiatkowski, GA

Jacqueline LaBlanc, Agt

Brock Lampee, Agt

Gabriel Manzo, Agt

Kimberly Riley, GA

Kristi Vang, Agt

Bernard Weaver, PR

Evan Wicklund, RGA

4 Years of Service

Todd Bornstein, Agt

Jared Cleckner, RGA

Brandon Cooley, SGA

Matthew Diulus, MGA

Melissa Dorey, PR

Sara Gilley, SA

Joseph Hedborn, Agt

Donna LaMontagna, PR

Jonathan Maust, RGA

Lisa McGee, PR

Mark Neilson, Agt

Scott Patterson, GA

Nicole Sanders, GA

Nicole Schneider, PR

Tiffani Tavormina, Agt

Tatjana Tikhonov, GA

Matthew Turnquist, RGA

Afuiva Vaai, Agt

Vatapuia Vavau, GA

3 Years of Service

Christine Augustus, Agt

George Baumberger, GA

Nicholas Bigec, Agt

Randall Cook, GA

Matthew Cosic, GA

Carlton Debord, PR

Tyler Hoffman, PR

Adam Huck, SA

Alisha Kluitz, MGA

Tracy Lepore, Agt

Tina Phongsavath, MGA

David Scalisi, PR

Jason South, Agt

Deborah Steele, Agt

2 Years of Service

Ahmad Abdollahzadeh-Parsa, MGA

Milena Arceo, GA

Bernadette Casciato, GA

Andrew Cavicchi, GA

Chad Davis, Agt

Mark Hart, Agt

Tracy Hayes, GA

Ryan Hernandez, GA

Eric Hidy, SA

Cory Hobbs, MGA

Tiare Hubbard, GA

Brian Hutchings, GA

Kody Karhliker, Agt

Beau Locker, GA

Crystal Lynch, MGA

Andre McCallum, GA

Aaron McLean, GA

Janice Moseychuck, Agt

Erin Murray, Agt

Dan Nebraski, MGA

Billy Northington, MGA

Richard Pazak, GA

Christopher Phoenix, Agt

Precius Prevalus, Agt

Aaron Ralston, MGA

Richard Rowe, Agt

Brandon Schwed, MGA

Dwelyn Smith, GA

Jesse Spencer, GA

Levi Stearns, MGA

Kyle Taylor, MGA

Eric Thompson, SA

Ho Tran, MGA

Sara Vaz, GA

Bob Wingate, SGA

1 Year of Service

William Aden, Agt

Evergreen Am, SA

Sharon Barnes, SA

Polyna Berlin, PR

Dustin Brooks, GA

Gary Brown, Agt

Jessica Burrows, SA

Franklin Carter, Agt

Michelle Castaneda, Agt

Samuel Ciaramitaro, SA

Peter Claus, Agt

Derrick Coates, SA

William Cole, Agt

Joseph Cost, SA

Antonio Davidson, GA

Darlene Downey, Agt

Teri Dvordza, Agt

D'mario Elam, Agt

Jason Engelman, SA

Christian Fahey, Agt

Bilal Farsakh, SA

Frank Gillingier, Agt

Lodean Glenn, Agt

Yonique Gordon, SA

Jeffrey Hapke, PR

Ernest Hatfield, Agt

Shane Hejmanowski, SA

Kelsy Horn, Agt

Pamela Jenkins, Agt

Nerissa Jimenez, SA

Dallas Johnson, Agt

Niessa Johnson, SA

Zachariah Johnson, SA

Kristie Kapke, Agt

Sarah Keune, Agt

Marlene King, Agt

Jeffrey Kosek, Agt

Shannon Koterbski, Agt

Ryan Landmark, Agt

Jeffrey Layton, GA

Dara Long, Agt

Xavier MacLarty, MGA

Matthew Maher, Agt

Chad McLaughlin, GA

Gabriela Mejia, Agt

Jose Mendez, Agt

David Menditto, Agt

Edwin Montoya, SA

Samantha Naidu, SA

John Napiza, GA

David Norman, SA

Theresa Perea, SA

Marveliz Polanco, GA

Angela Pronti, Agt

Sean Riley, SA

Amelia Ropetkilifi, Agt

Irene Roufaeal, Agt

Cynthia Schneiderman, MGA

Susan Schuler, Agt

Barbara Seyoum, SA

Majid Shiraz, Agt

Marcus Shorts, SA

Sidney Spear, SA

Erika Spiak, SA

Edmond Stebbins, Agt

Michael Stone, SA

Heather Stuart, Agt

Les Swain, SA

Easter Taofinuu, Agt

Peter Tovioleuatogi, Agt

Janet Vidal-Riley, Agt

Dejuan Weatherall, Agt

Alireza Yaesubi, GA

Peggy Zanowick, Agt

PROMOTIONS



Regional General Agent

Ian Cary

Jared Cleckner

Hunter Houvener

Cole Murphy

Corey Neff

Robert Shafer

Master General Agent

Ahmad Abdollahzadeh-Parsa

Renada Bogan

Hector Carrillo

Drew Frazier

Mark Glazer

Peter Mello

Minh Phung

David Rigney

Thaddeus Stansberry

Levi Stearns

Ho Tran

60% General Agent

Charles Diulus

Leslie Jacobs

Chatal Landry

Melissa Quintal

Cindi Walker

57.5% General Agent

Christopher Akins

Jordan Albright

Muhammed Ashraf

Eugene Borcan

Gavin Chung

John Cochrane

Shawntae Collins

Patrick Dreehan

Orin Dutra

Deborah Fortes

Patrick Fowler

Nathan Gay

Andrea Haicher

Erica Kelley

Mir Khan

Trevor Looney

Tyler McKnight

Mohammed Moalawi

Troy Elliott

Tram Pham

Samneang Prom

Kevin Rigney

Kimberly Riley

Anthony Rizzo

Robert Schmidt

Jacklyn Tweeten

Martha Zelaya

Brian Zuzick

55% Supervising Agent

Nicholas Barton

Katherine Boggan

Jeffery Bristow

Troy Elliott

Oscar Figueroa

Sean Glenn

Angela P Goodwin

Michael Holmes

John Nieves

Victor Rosario

Tom Weller

Bess Wilson

52.5% Supervising Agent

Heavenly Aguilar

Ricardo Alanis

Porter Balke

Jordan Barncord

Brian Bartholomew

Christopher Botelho

Akhil Botre

David Broughton

Kira Brown

Claudia Camargo

Delfin Clark

Michael Danciak

Eduardo Diaz

John Donovan

Gerald Ealey

Ryan Feehan

Richard Finn

Joshua Flow

Lisa Groom

Adrian Johnson

Keavin Kirby

Todd Kisty

Lamar Livingston

Lori Logan

Monet McCoy

Benito Menchaca

Erikka Michaels

Leonard Miller

Rosanna Pancotto-Clemente

Aracely Paulino-Vasquez

Laresha Payton

Ricardo Pena

Sylvener Pierre

Jessica Prazeres

Eder Ribeiro

Lori Ryan

Drew Sharp

Amber Tapia

Christian West

Michael Wheeler

MILLION DOLLAR CLUB

Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award. Congratulations on your achievements.



Max Quasem
Cohen-Cohen Agency
Contract Date 07/23/03
Qualified February of 2013
\$2,003,310 of Net ALP



Ryan Kendl
Altig-Orlovic Agency
Contract Date 12/10/08
Qualified February of 2013
\$1,014,533 of Net ALP

Dear Future SGA

SGA Career Track

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these three levels.

Level 1: Qualifying

To qualify you must meet the following criteria:

- 18 months of continual service with AIL/NILICO
- Production of at least \$175,000 of 1st Six Mo. Agent production (Last 12 Months)
- Must have a 4-Month Retention Rate of 68.0% or higher (Please note that although you need to qualify to be promoted, we will begin the process as soon as you achieve the production level regardless of quality factor.)

Level 2: Preparing for an Offer

Once you qualify by achieving the above criteria, a Personal Leadership Profile will be sent to your home address with a copy to your SGA. Also, we will schedule a conference call between you, your SGA, your SGA's Director, and the Home Office to determine your interest in being an SGA and to initiate a consistent communication process between you, your SGA, your SGA's Director and the Home Office.

Level 3: Getting an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

★ ATTENTION ★

The new MGA Agent Retention Bonus is underway! We are pleased to announce the first MGAs to qualify for the bonus. MGAs, get on board and collect your share!

NEW AGENT RETENTION — BONUS PROGRAM —



Matthew Parks
\$1,250
Surace-Smith



Zachary Hart
\$1,000
Surace-Smith



Stephen Jubrey
\$1,000
Oldham-Bianchi



Randy Teyssier
\$750
Simon Arias



Jason Bratin
\$500
Theodore Pappas



Nicholas Lorence
\$500
Altig-Orlovic



Ofa Tupouniua
\$500
Steve Friedlander

February Bonus Payout: **\$15,250**

February Bonus Qualifiers: **46**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Matthew Parks	\$1,250	Cara DeFiore	\$250	Phillip Jenkins	\$250	Shelly Russell	\$250
Zachary Hart	1,000	Jonathan Emura	250	Ricky Jenkins	250	Darcy Schrieber	250
Stephen Jubrey	1,000	Roger Fung	250	Robert Kanaan	250	Brandon Schwed	250
Randy Teyssier	750	Luay Ghawi	250	Paul Kelly	250	Steve Svendsen	250
Jason Bratin	500	Matthew Girard	250	Steven King	250	Jennifer Wehrle	250
Nicholas Lorence	500	Ricardo Grandt	250	Mark Kukielski	250	Sara Welch	250
Ofa Tupouniua	500	Kenneth Greer	250	Lorenzo Lamako	250	Marisa Willgruber	250
Ryan Bisanz	250	Brett Gryska	250	Joshua Olin	250	Ryan Wilson	250
Jared Cleckner	250	Elias Hazen	250	Ryan O'Malley	250	Konnor Wyly	250
John Collins	250	Daven Hermosura	250	Travis Picklesimer	250	Haoyu Xu	250
Steven D Cox	250	Stephen Hill	250	Phillip Rigoli	250		
Aldina DaRosa	250	Evan Holzhauer	250	Michael Romeo	250		

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4k Net ALP in the 4th month of tenure, the MGA gets \$250 bonus; in the 5th month, the MGA gets \$500 bonus; in the 6th month, the MGA gets \$1,000 bonus.

All qualifiers listed achieved at least \$250 in bonus totals

It's Time ■ Spotlight March 2013 09

CODES

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

SA

NAME	#	SGA	NAME	#	SGA
Moli Kaufusi	8	Steve Friedlander	Anastacio Baeza	2	Altig-Orlovic
Tevita Maumau	8	Steve Friedlander	Raymond Lau	2	Altig-Orlovic
Jason Levasseur	5	Maria Greene	Aleesha Myshrall	2	Altig-Orlovic
Duane Shaw	4	Sabrina Lloyd	Randy O'Campo	2	Altig-Orlovic
Darnelle Keala	3	Altig-Orlovic	Martha Zelaya	2	Altig-Orlovic
Donald Lee	3	Mark Beckford	Robert Recker	2	Simon Arias
Nadia Million	3	Samantha Chui	Abdul Yusuff	2	Simon Arias
Troy Elliott	3	Eric Cochran	Nejala Mackey	2	Slav Bitman
James Moland	3	Eric Cochran	Rivka Erlich	2	Josh Chalom
Joshua Joers	3	Nigel Crowe	Clarence Jones	2	Samantha Chui
Gordon Biggums	3	Cunningham-Weatherspoon	Barbara Seyoum	2	Samantha Chui
Avis Kava	3	Steve Friedlander	Amanda Svestka	2	Eric Cochran
Tamecka Dixon	3	Gigliione-Ackerman	Daniel Hwang	2	Cohen-Cohen
Marko Brkovic	3	Sabrina Lloyd	Raymond Olivas	2	Cohen-Cohen
Adam Meyer	3	Sabrina Lloyd	Trey Jones	2	Brandon Cooley
David Schanuel	3	Dorian Oldham	Daniel Acosta	2	Richard Correa
James Gallo	3	Oldham-Bianchi	Amanda Hogan	2	Richard Correa
Alan Grage	3	Bob Olson	Alleyson Murray	2	Richard Correa
Bilal Farsakh	3	Theodore Pappas	Adrian S Johnson	2	Nigel Crowe
John Leggio	3	Theodore Pappas	Daniel Maslanka	2	Cunningham-Weatherspoon
Barbara Harden	3	Philip Prata	Marketa Clark	2	Kevin Davis
Micah Focken	3	Paul Rumbuc	Gayle Remner	2	Scott Davis
Susan Stubbs	3	Williams-Zophin	Devin Adams	2	Chad Deley
William Oseroff	3	Bob Wingate	Caleb Spore	2	Chad Deley
Barry Marbach	2	Jason Adamo	Jeff Rouse	2	Joseph Diecedue

GA

NAME	#	SGA	NAME	#	SGA
Faleuseni Maumau	10	Steve Friedlander	Erin Allen	5	Richard Correa
Tevita Tupouniua	9	Steve Friedlander	David Hefflin	5	Scott Davis
Ashlee Hutchins	8	Gigliione-Ackerman	Sione Maumau	5	Steve Friedlander
Kendra Orng	6	Altig-Orlovic	Maren Conway	5	Fred Hadayia
Erin Moyer	6	Gigliione-Ackerman	Nneka Nwani	5	Sabrina Lloyd
Karolina Debek	6	Sabrina Lloyd	Alejandro Torruella	5	Sabrina Lloyd
Dustin Brooks	6	Jeffery Thiel	Kaitlyn Brandt	5	Oldham-Bianchi
Craig Winkelman	5	Cohen-Cohen	Jacqueline Kosalek	5	Oldham-Bianchi
			Ronald Kent	5	Scott Sonnenberg
			Tiare Hubbard	4	Altig-Orlovic
			Jonathan Ng	4	Altig-Orlovic
			Charles Ferrari	4	Simon Arias
			Antonio Reyes	4	Simon Arias
			Tara Weisz	4	Josh Chalom

NAME	#	SGA	NAME	#	SGA
John Thornton	2	Joseph Diecedue	Adam Eggers	2	Sabrina Lloyd
Alfred Valencia	2	Desi Dimitrova	J Jessica Gonzalez	2	Sabrina Lloyd
Christopher Bourque	2	Laura Fisher	Brandon Hopf	2	Sabrina Lloyd
Erica Pagano	2	Laura Fisher	Milica Zivkovic	2	Sabrina Lloyd
Vicki Kingi	2	Steve Friedlander	Jane Callies	2	Dorian Oldham
Tony Lauu	2	Steve Friedlander	Lynn Jordan	2	Dorian Oldham
Rona Turner	2	Steve Friedlander	Violetta Goldman	2	Oldham-Bianchi
Jorge Alvarez	2	Cindy Furer	Michele Kirk	2	Oldham-Bianchi
Christopher Mendes	2	Gigliione-Ackerman	Bert van der Werff	2	Oldham-Bianchi
Andrea Petti	2	Gigliione-Ackerman	Alisha Armand	2	Theodore Pappas
Ashley Tharp	2	Maria Greene	Maggieann McLeod	2	Theodore Pappas
Nicolette Cox	2	Steve Greer	Les Swain	2	Alex Roland
William Flournoy	2	Steve Greer	Paul Wood	2	Alex Roland
Jordan Freeman	2	Steve Greer	David San Martin	2	Dan Rubio
Shawna Paramo-Laviolette	2	Steve Greer	Tara Beach	2	Javier Sandoval
Dexter Phillip	2	Steve Greer	Bradley Gray	2	Imran Satti
Helen Davidson	2	Fred Hadayia	Pamela Altman	2	Surace-Smith
Donald Fogleman	2	Fred Hadayia	Eric Peyton	2	Surace-Smith
Leah Stoltz	2	Fred Hadayia	Nylique Gordon	2	Williams-Zophin
William Cline	2	Mark Hancock	Christopher Straccialini	2	Williams-Zophin
Matthew Davidson	2	Matt Henderson	John Nieves	2	Bob Wingate
Arjun Panchal	2	Matt Henderson	Sabrina Widner	2	Bob Wingate
Gretchen Crady	2	Chris Hernandez	John Rohner	2	Matt Wolfanger
Marcus Moody	2	Matthew Hogan			
Joseph Havlik	2	Christopher Jordan			

NAME	#	SGA	NAME	#	SGA
William Brookshire	4	Richard Correa	Tony Geer	4	Surace-Smith
Michael Sudzina	4	Cunningham-Weatherspoon	Anthony Theriault	4	Surace-Smith
Andrew Cavicchi	4	Scott Davis	Michael Shaba	4	Brian Traboulay
Xander Davis	4	Chad Deley	Michael Roe	4	Bob Wingate
Megan Herickhoff	4	Chad Deley	Brandon Smith	4	Bob Wingate
Scott Patterson	4	Joseph Diecedue	Dwelyn Smith	4	Bob Wingate
Mark Hileman	4	Desi Dimitrova	Robert Rowell	3	Jason Adamo
Michael Gerstein	4	Gigliione-Ackerman	William Whaley	3	Jason Adamo
Jorge Guerra	4	Gigliione-Ackerman	Michelle Crowe	3	Simon Arias
Lisa Heyman	4	Fred Hadayia	Timothy Watson	3	Slav Bitman
Christopher Buonanni	4	Matt Henderson	Natalie Soboleva	3	Josh Chalom
Carl Carlbeg	4	Oldham-Bianchi	Carl Carlbeg	3	Cohen-Cohen
Jason Green	4	Paul Rumbuc	Isaac Hernandez	3	Desi Dimitrova
Keith Coscia	4	Surace-Smith	Christopher Akins	3	Laura Fisher
Ryan Fickert	4	Surace-Smith	Graham Carter	3	Steve Friedlander
			Roosevelt Wilson	3	Gigliione-Ackerman
			Christine Barbour	3	Steve Greer
			Valerie Cormier	3	Steve Greer
			Chad McLaughlin	3	Matt Henderson
			Marino Baca	3	Chris Hernandez
			Drew Burdi	3	Sabrina Lloyd
			Douglas Slagboom	3	Christopher Jordan
			Nicholas Moore	3	Oldham-Bianchi
			Jesse Spencer	3	Oldham-Bianchi
			David Rockway	3	Bob Olson

GA continued

NAME	#	SGA	NAME	#	SGA
Mir Khan	3	Theodore Pappas	Aaron Dunlap	2	Simon Arias
Mohammed Moalawi	3	Theodore Pappas	Sokol Fazliu	2	Simon Arias
Harrynarine Ramoutar	3	Theodore Pappas	Justin Tyburski	2	Simon Arias
Godfrey Goodrich	3	Alex Roland	Patrick Knouse	2	James Bailey
Unique Hunnicutt	3	Alex Roland	Kelly Pilling	2	Slav Bitman
Mark Diebolt	3	Paul Rumbuc	Alireza Yaesubi	2	Josh Chalom
Brian Allt	3	Imran Satti	Timothy Velky	2	Eric Cochran
London Burnett	3	Surace-Smith	Prentiss Parker	2	Cohen-Cohen
Matthew Conrad	3	Surace-Smith	Anna Senra	2	Cohen-Cohen
David Guzman	3	Surace-Smith	Joannabelle Magnuson	2	Brandon Cooley
Marc Salvaggi	3	Surace-Smith	Shelley Suggett	2	Brandon Cooley
Nicole Sanders	3	Surace-Smith	Preston Turner	2	Richard Correa
Daniel Walton	3	Surace-Smith	Peter Van Der Westhuizen	2	Richard Correa
Ashley Delevielease	3	Williams-Zophin	Kayla McIver	2	Chad Deley
Ayman Elsalhy	3	Williams-Zophin	Ronald Esmon	2	Joseph Diecedue
Brian Jerome	3	Williams-Zophin	Kenneth Johnson	2	Joseph Diecedue
Darwin Roman	3	Gevorg Yanukyan	Kevin Talbot	2	Joseph Diecedue
Joseph Pappalardo	2	Jason Adamo	Priscilla Nelissen	2	Desi Dimitrova
Casey Cash	2	Altig-Orlovic	Gary Slocum	2	Desi Dimitrova
Jahara Lewis	2	Altig-Orlovic	Wendy Sotelo	2	Desi Dimitrova
Tram Pham	2	Altig-Orlovic	James Kelly	2	Steve Friedlander
Arthur McDonald	2	Altig-Orlovic-Hay	Michelle Kyles	2	Cindy Furer
Jordan Albright	2	Simon Arias	Eric Trautloff	2	Cindy Furer
Aaron Booth	2	Simon Arias	Rajendra Narine	2	Gigliione-Ackerman

MGA

NAME	#	SGA	NAME	#	SGA
Ofa Tupouniua	26	Steve Friedlander	Jordan Chalom	6	Josh Chalom
Stephen Jubrey	17	Oldham-Bianchi	Stephen Jeung	6	Cohen-Cohen
Robert Janev	14	Sabrina Lloyd	Andrew McQuade	6	Richard Correa
Evan Holzhauer	12	Gigliione-Ackerman	Mack Doby	6	Joseph Diecedue
Marian Sertler	12	Sabrina Lloyd	Alfred Taren	6	Desi Dimitrova
Matthew Girard	11	Maria Greene	Magda Figueiredo	6	Gigliione-Ackerman
Matthew Parks	11	Surace-Smith	Marisa Willgruber	6	Fred Hadayia
George Noujaim	11	Williams-Zophin	Cynthia Schneideman	6	Sabrina Lloyd
Herman Fennell	10	Samantha Chui	Michael Romeo	6	Oldham-Bianchi
Mavrick Fredericks	10	Gigliione-Ackerman	Travis Brock	6	Dan Rubio
Mark Kukielski	10	Eric Neal	Caleb Douce	6	Jeffery Thiel
Syed Quadri	10	Theodore Pappas	Noel Rose	6	Williams-Zophin
Zachary Hart	10	Surace-Smith	Melinda-Rae Lyse	5	Altig-Orlovic
Emmanuel Villasenor	10	Bob Wingate	Aaron Parks	5	Simon Arias
Brett Gryska	9	Oldham-Bianchi	Xavier MacLarty	5	Nigel Crowe
Steven King	9	Paul Rumbuc	John Ophals	5	Cunningham-Weatherspoon
Richard Barbour	8	Steve Greer	Andrew Pratt	5	Cunningham-Weatherspoon
Kenneth Greer	8	Steve Greer	David Romfoe	5	Chad Deley
Humberto Quintero	8	Matt Henderson	Joshua Jackson	5	Joseph Diecedue
Melne Lewis	8	Bob Olson	Konnor Wyly	5	Joseph Diecedue
Ransey Vazquez	8	Bob Olson	Ryan Hall	5	Laura Fisher
Ryan Wilson	8	Philip Prata	Stephen Hill	5	Steve Friedlander
Richard Dyer	7	Jason Adamo	Mark Corkrean	5	Steve Greer
Justin Adams	7	Simon Arias	Moswen Taylor	5	Mark Hancock
Byron Paz	7	Josh Chalom	Zach Otto	5	Sabrina Lloyd
Matthew Turnquist	7	Richard Correa	Raymond Risucci	5	Dorian Oldham
Dorian Brown	7	Matt Henderson	Levar Morgan	5	Theodore Pappas
Jennifer Kinder	7	Dorian Oldham	Bobby Szwaja	5	Theodore Pappas
Samuel Quinones	7	Cisco Perez	Timothy Wilson	5	Philip Prata
Ala Awad	7	Alex Roland	Billy Northington	5	Alex Roland
Ryan Bisanz	7	Brian Traboulay	Dustin Dunlap	5	Surace-Smith
Denise Berrios	7	Bob Wingate	Robert Dunn	5	Surace-Smith
Joshua Olin	6	Altig-Orlovic	Mathew Hart	5	Surace-Smith
AshLynn Orng	6	Altig-Orlovic	Travis Picklesimer	5	Surace-Smith
Albert Serur	6	Simon Arias	Kyle Johnson	5	Williams-Zophin

RGA

NAME	#	SGA	NAME	#	SGA
Patrick Bendure	33	Surace-Smith	Bo Gentile	31	Williams-Zophin

NAME	#	SGA	NAME	#	SGA
Christopher Chovanec	2	Steve Greer	Richard Pazak	2	Bob Olson
Mark Danner	2	Steve Greer	Reynolds Akuamoa	2	Theodore Pappas
Scott Davison	2	Steve Greer	Alon Fischer	2	Theodore Pappas
Zbigniew Stankiewicz	2	Fred Hadayia	Fernanda Vaslet	2	Cisco Perez
Antonio Davidson	2	Mark Hancock	Evan Reich	2	Philip Prata
Peter McEnaney	2	David Hausman	Nicholas Triantafyllidis	2	Philip Prata
Andjela Avram	2	Matt Henderson	Gavin Chung	2	Scott Rehberg
Bryan Czajkowski	2	Matt Henderson	Minh Phung	2	Scott Rehberg
Beau Locker	2	Matt Henderson	Derrick Wright	2	Alex Roland
Matthew Lukesh	2	Matt Henderson	Sondra Batson-Briggs	2	Dan Rubio
Jeremy Engrav	2	Chris Hernandez	Marcus Noel	2	Imran Satti
Bryan Froneyberger	2	Chris Hernandez	Angel Sanchez	2	Scott Sonnenberg
Leya Kirchstein	2	Chris Hernandez	Alex Grakhov	2	Surace-Smith
Peter Kwiatkowski	2	Chris Hernandez	Robert Richman	2	Surace-Smith
Jason Jennings	2	Christopher Jordan	Ashley Wenning	2	Surace-Smith
Renada Bogan	2	Christine Judge	Richard Whyte	2	Brian Traboulay
Danitra Buckley	2	Christine Judge	Melody Ferguson	2	Jeremy Welch
Henry Fornet	2	Chris LaFond	Timothy Stocker	2	Jeremy Welch
Brandon Baker	2	Travis Moody	Lewis Clack	2	Williams-Zophin
Brian Hutchings	2	Oldham-Bianchi	Glaister Parke	2	Williams-Zophin
Roberto Nieves	2	Oldham-Bianchi	Caio Rosa	2	Williams-Zophin
Zachary Santino	2	Oldham-Bianchi	Jackie Taylor	2	Bob Wingate
Charles Belt	2	Bob Olson			
Guillermo DeLaVega	2	Bob Olson			

NAME	#	SGA	NAME	#	SGA
Michael Clemente	3	Simon Arias	Michael Asbell	4	Altig-Orlovic
Matthew Diulus	3	Simon Arias	Jonathan Emura	4	Altig-Orlovic
Lucan Schmidt	3	Simon Arias	Hunter Houvener	4	Altig-Orlovic
Thomas Vena	3	Simon Arias	Nicholas Lorence	4	Altig-Orlovic
Aldina DaRosa	3	Josh Chalom	James Keefer	4	Simon Arias
Marko Jankovic	3	Cohen-Cohen	Randy Teyssier	4	Simon Arias
Scott Kim	3	Cohen-Cohen	Alfred Huggins	4	Mark Beckford
Corey Neff	3	Brandon Cooley	Phillip Jenkins	4	Slav Bitman
Brooke Spain	3	Brandon Cooley	Kody Kramme	4	Eric Cochran
Kyle Klipp	3	Richard Correa	Rachel Stanhope	4	Eric Cochran
Steve Svendsen	3	Richard Correa	Krista Thieme	4	Brandon Cooley
Brian Sundberg	3	Chad Deley	Derek Cotton	4	Chad Deley
Juan De la Cruz	3	Desi Dimitrova	Tere Diamond	4	Steve Friedlander
Andre Hawthorne	3	Laura Fisher	Michael Laramie	4	Steve Greer
Steven D Cox	3	Steve Friedlander	Samuel Cohen	4	Fred Hadayia
Paul Kelly	3	Steve Friedlander	Alexandra Graham	4	Fred Hadayia
Souleymane Bah	3	Fred Hadayia	Atta Saleh	4	David Hausman
Sharon Brenner	3	David Hausman	Nicholas Engrav	4	Chris Hernandez
Mitch Duplantis	3	David Hausman	Bettie Wallace-Moore	4	Christopher Jordan
Rita Haidinger	3	Chris Hernandez	Daniel Umbertone	4	Christine Judge
Rebecca Klebsch	3	Chris Hernandez	Timothy Kieran	4	Chris LaFond
Michael Mandella	3	Chris Hernandez	Bryan Peters	4	Eric Neal
Jessica Santamarina	3	Matthew Hogan	Hal Herman	4	Oldham-Bianchi
Brandon Teter	3	Matthew Hogan	Andre Bent	4	Bob Olson
Amie McCracken	3	Chris Lussier	Daniel Potilechio	4	Bob Olson
Mathew Mealey	3	Travis Moody	David Wang	4	Bob Olson
Natalie Linker	3	Bob Olson	Jason Bratin	4	Theodore Pappas
Lamine Diakhate	3	Imran Satti	Nasr Quadri	4	Theodore Pappas
Haoyu Xu	3	Imran Satti	Robert Shafer	4	Scott Rehberg
Darcy Schrieber	3	Surace-Smith	Paul Rumbuc	4	Paul Rumbuc
Samantha Sliger	3	Jeremy Welch	Robert Kanaan	4	Imran Satti
Adeyemi Akinade	3	Williams-Zophin	Daron Hacker	4	Surace-Smith
Henry Ingraham	3	Williams-Zophin	Elias Hazen	4	Surace-Smith
Fritznel Octave	3	Williams-Zophin	Volodymyr Derevyanyy	3	Altig-Orlovic
			Jonathan Maust	3	Altig-Orlovic



Susan Fuldauer

Vice President of
Public Relations Field Operations

Status Quo — Not for Our Leaders

Leaders are people who challenge status quo. Never comfortable with the way things are today, leaders believe status quo will not drive the results they want to achieve. However, to challenge status quo you must have an idea; an idea that you believe in so fiercely, that when the inevitable naysayers, the status quo, say “it can’t be done” or “the risk is too great,” you are able to stay the course and figure it out.

“No matter what part you will play in breaking through the barriers and bringing AIL/NILICO to production levels never achieved before, remaining a part of status quo will not be enough.”

And, along the way, you gather others who believe in your dream, who chose to follow your leadership. You are going to experience discomfort the further you move from status quo. As a matter of fact, if you are not experiencing discomfort, then you are likely not achieving your potential.

At AIL/NILICO, we have leaders who challenge the status quo. These leaders include our CEO, Roger Smith and President, Scott Smith, our AIL/NILICO officers and our SGAs, including but not limited to Simon Arias, number one SGA for 2012, and our PR leadership team, including our number one PR Director for 2012, Denise Gilbert. We include the top achievers in every category for Agency Production and PR Lead Generation in our list of leaders who choose to challenge status quo. There are leaders at every level in our company and they are all different, from different backgrounds, different levels of education, different cultures. So how is it that they rise to the top to lead? What is the message that is so strong that their teams align and decide to follow?

It’s that they are committed to a dream, no matter the risk. Maintaining status quo won’t take them where they want to go and where they need to go. As a company, maintaining status quo won’t get us to \$250 million in ALP. Status quo won’t move us to generate 1.3 million leads. Enough is not enough for our leaders and for those of us who choose to believe that achievement can be so much better than status quo. Our leaders see the possibilities beyond what is currently achieved.

No matter what part you will play in breaking through the barriers and bringing AIL/NILICO to production levels never achieved before, remaining a part of status quo will not be enough. For Team PR, this couldn’t be truer. We are using what *was* to create what *can be* and what *is* to move us to what *will be* — a year that goes beyond status quo. We just won’t settle for anything less. If you are satisfied with status quo, then I ask that you get off the *Opportunity Unlimited* train at the next station. If, however, you are willing to be uncomfortable, willing to stay focused on our goals, our vision; and if you can dream big, then stay on the train that will roar past status quo and arrive at destinations unlimited.

Update

Closer
to the Heart



New Executive Council Kicks Off 2013 Closer to the Heart

Once again, members of American Income Life and National Income Life's Executive Council set the standard for giving at the first Closer to the Heart charitable project of 2013 at the meeting in South Beach, FL March 3-6.

The group donated more than \$25,000 (includes partial matching funds from Torchmark Corporation) to Operation Sacred Trust, a new program established by the Veterans Administration last year to serve more than 1,000 homeless and low-income veterans and their families in the Miami area.

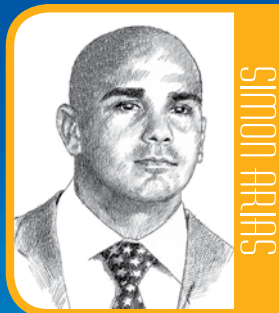
On Tuesday, March 5, Stephanie Berman-Eisenberg, co-founder of Operation Sacred Trust, spoke to the Council about the

organization's work, after which CEO Roger Smith presented the donations.

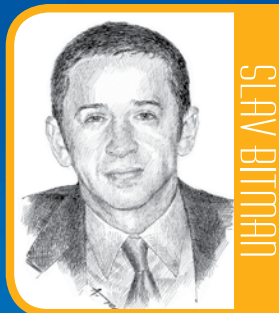
Spouses and guests of Council members volunteered for a few hours that morning assembling “Welcome Home” baskets of household items such as dishes and utensils, laundry soap, dish soap, dish towels, as well as personal care products. Participants composed hand-written notes for the baskets, which will be distributed to homeless and low-income veterans and their families as they move into transitional housing.

2013

EXECUTIVE COUNCIL



SIMON ARMAS



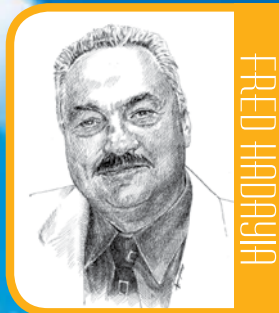
SLAV BITMAN



JOE DIECEDUE



STEVE GREER



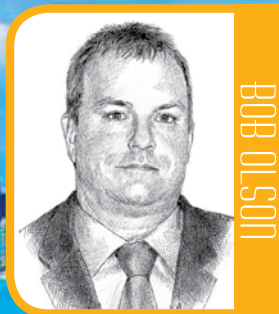
FRED HADAJIA



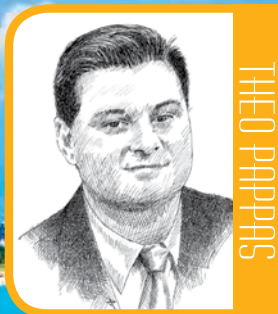
MATT HENDERSON



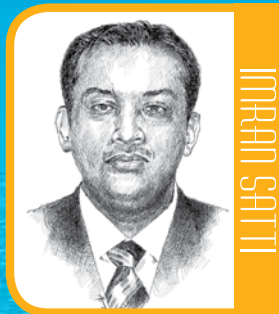
SABRINA LOYD



BOB OLSON



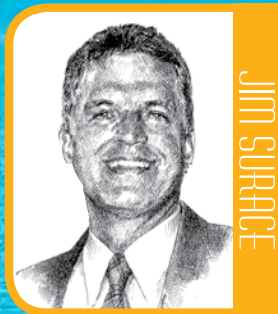
THEO PAPPAS



IMRAN SATTI



MARCUS SMITH



JIM SURACE

CONGRATULATIONS TO OUR NEW EXECUTIVE COUNCIL

The 2013 AIL/NILICO Executive Council held their first meeting of the year March 3-6 at the W in South Beach, FL.

The Executive Council is a think tank formed to serve as advisors to Home Office management on matters that directly affect the future of the Company.

Items on the agenda for this meeting included agent retention, referrals, agent activity, guaranteed advance, minimum code standards, company conservation, recruiting updates, quarterly objectives and accident and health sales.

Suggestions and recommendations from this meeting will be considered and will help determine the agenda for the spring SGA meeting in Foxwoods, CT in April.

LABOR ADVISORY BOARD ADDS THREE NEW MEMBERS

Frank Christensen is General President of International Union of Elevator Constructors. On September 11, 2012 Christensen was elected unanimously by the General Executive Board to replace the retiring Dana Brigham as General President of the union, having previously received a prestigious International appointment as a Trustee to the National Elevator Industry Educational Program in 2011. He also has served as the Chairman of the Illinois Elevator Safety Board since his first appointment in July 2003.

Christensen joined the Elevator Constructors in 1979, joining Local 2. In 1998, he became President of Local 2 and served in this office until his appointment as business manager on September 15, 2001. In 2005, Christensen was selected as the Illinois Maritime Labor Man of the Year. In the 2011 General Election, Christensen ran unopposed and became the longest-serving Business Manager of Elevator Constructors Local 2 in its 114-year history.

Joseph Nigro serves as General President of the International Association of Sheet Metal, Air, Rail and Transportation Workers (SMART). He was General President of the SMWIA since July 2011 after serving as General Secretary-Treasurer since March 2006 and as Assistant to General President since September 1999.

He heads a diverse workforce of over 200,000 members in the building and construction trades and in the railroad, bus, transit and air industries. Some 650 local unions are located throughout the United States, Canada and in Puerto Rico.

His union career began with an apprenticeship as a Sheet Metal Worker from 1969 until 1973 in Boston, Massachusetts at Sheet Metal Workers Local 17. He held local positions as Trustee in 1976, Vice President in 1982, President in 1985, Business Agent from 1988 to 1994, and was elected Business Manager in 1994 and 1997.

Laura Reyes is Secretary-Treasurer of the American Federation of State, County and Municipal Employees, AFL-CIO. She was elected at the union's 40th International Convention in June 2012. A native of San Diego, Calif., Reyes grew up in a union family, her father and grandfather both advocates for workers' rights. After graduating high school, Laura taught preschool and experienced first-hand the disrespect many education workers face.

In 2002, she joined the United Domestic Workers (UDW) Homecare Providers Union/AFSCME Local 3930. She was elected as a delegate to the AFSCME convention for the first time in 2006, and she became a member of the committee that modernized and wrote the present UDW constitution to make it more member-focused. Reyes was elected UDW President in 2008 and an AFSCME International Vice President in 2009. As President of UDW, she led the largest AFSCME affiliate in California.

FRANK CHRISTENSEN



JOSEPH NIGRO



LAURA REYES





LEADERSHIP ACADEMY

2nd Quarter Leadership Schools Announced

The following dates have been set for Leadership Academy in the 2nd Quarter of 2013:

April 15-19
Leadership 101: Fundamentals of Agency Building

Attendees: SA / GA

Prerequisite: Agency Building Contract

Note: Required to attend 101 to be eligible for promotion to MGA.

Class Facilitator: Regional Sales Director Steve Kafkis

June 18-21
Leadership 301: Top Gun

Attendees: Any qualifying MGA with \$225k of 1st 6th Month Net ALP

Prerequisite: Must have attended BOTH Leadership 101 & 201

Class Facilitator: VP Agency Leadership Development Larry Strong

Space is limited at these elite schools, so if you are interested in attending, talk to your SGA immediately.



"Leadership and learning are indispensable to each other." — John F. Kennedy

■ Leadership



Rob Falvo

*Executive Vice President
AIL & NILICO*

Leaders Learn AND Teach

When I reflect back on the latest Leadership Academy classes, I try to do so from the perspectives of "Teacher of Leadership" and "Student of Leadership." I am proud to apply my years of experience to growing future leaders, and I am equally as proud to be a perpetual student, constantly improving my own leadership skills, thus adding to the value of the knowledge I pass on to others. As they say, "Great teachers are the best students."

Conversely, the best students can also be the greatest teachers. I am referring specifically to our SGA of the year, Simon Arias, himself a frequent (and very popular) speaker at Leadership Academy. Simon will tell you that he learned from the best and he continues to be an enthusiastic student as well as an able mentor.

As you read the rest of this article, I'd like you to do so with Simon (and the entire Arias Agency) in mind, since he truly personifies the effective leader.

To lead successfully, a person must demonstrate two essential traits: expertise and empathy. Expertise makes you credible and earns you respect. Those you lead know that their success is dependent on following you. They listen to you and they carry out the tasks you ask of them without question because you are knowledgeable and experienced. There is no risk in following you, only reward.

Expertise tells your people that they need to follow you; empathy makes them want to follow you. It tells them that you truly care about their well-being, and you gain their respect because they know you respect them as individuals and as integral parts of the team. They are encouraged to work harder and are inspired to dream bigger — the essentials of great leadership.

In my experience, both expertise and empathy can be cultivated; this personal development as both a student and teacher is the first important building block of leadership. This leadership equation has another vital piece: one's environment. Leaders are not just shaped by their environments; they reshape their environments to support the cultivation and execution of leadership. Their environments take on leadership lives of their own, with enthusiasm and motivation radiating through the atmosphere. Once a leader sets the environment, he or she

steps away and the team members lead each other to high activity and excellence. This can only be achieved through rigorous and systematic organizational development.

The work of leadership, therefore, is both personal and organizational. Personal development is the foundation of great leadership and should be your first focus.

The first step in personal development is to know yourself. You can't lead others without knowing how to lead yourself. Conduct an honest self-assessment and serious reflection. What is your expertise? What are your strengths—as a leader, a team member, an individual? And just as important, what are your weaknesses and how can you improve?

The next step is to learn how and what to communicate. This includes not only good speaking skills but good listening skills and the ability to project and interpret body language. Can you "read" interactions with others? Do you know how to appropriately respond during these interactions? Here's a little advice: Silence is a response. Never pass up the opportunity to remain silent.

The third aspect of personal development is to know your vision; your image of the future, what you see yourself achieving. Vision is your motivation to persevere through the tough times that will inevitably come. What do you seek to accomplish, and what are the steps to get there? How can your expertise most effectively be used to achieve your vision?

When the elements of personal leadership are in place, you can focus on developing your agency, which begins with shaping the vision for your team. The vision inspires, motivates, and paints the picture of what can be. It demonstrates to your people that you don't just think they can do it, you truly *believe* they can do it, to the point that you have an entire vision in your mind of the great things they will accomplish and where it will take the agency. When your team knows you believe in them, they are inspired to exceed their potential and are empowered to lead others on the team to do the same. The SGA defines the vision, but it is the managers and agency force that define the objectives that move the agency toward the desired outcome.

Now you must educate your team and yourself. Visions are grand outcomes from a lot of hard work and require all members of the team to be on the same page at all times. Managers' meetings and brainstorming sessions provide opportunities to give and get honest feedback about what is working well and what needs improvement. Advanced training meetings give the proper tools needed to accomplish the vision. Communication unites the team and each member knows his or her role in achieving the team's vision. Leaders must be accessible, and they must aggressively pursue contact with colleagues and subordinates.

Achieving leadership success is not a mystery. It is, however, the product of continuous, and often strenuous, time-consuming *hard work*. Leaders are made, not born. I'm convinced that anyone who wants to work hard enough for personal and organizational development can lead. And while the above formula is necessary for leadership, instincts play a large role as well. Leaders must trust their instincts and act on them decisively. If someone works hard at leadership, his or her instincts will tend to be right because they are based on expertise and empathy demonstrated in an environment that fosters great leadership.

Remember the wisdom of Proverbs 12:24 – I can promise you Simon does: *"Work hard and become a leader; be lazy and never succeed."*

SIMON ARIAS 2012 SGA OF THE YEAR



“Simon Arias isn’t just the “Best SGA,” but he is also an incredible leader. He has a passion for not only the business, but his people as well. He is genuinely interested in the success of others and I couldn’t think of a better person to be recognized with this unprecedented honor. Although this should come as no surprise to those who know Simon, he is one of the most giving people I know. He will take time to help anyone in need, whether in the business or out of it. He is an extraordinary giver and remains humble despite his tremendous success. Simon, you are a great mentor, leader, SGA, and person. It is my pleasure and honor to call you a peer and a friend.” —[Slav Bitman](#)

“When I think of all the positive qualities that Simon brings to the table, the one that stands out most is his competitive spirit. This is a guy who loves to win and plays to win in everything he does. Congratulations, Simon, on another outstanding year. Dare I say three-peat?” —[Fred Hadayia](#)

“I want to start by congratulating Simon and the Arias agency on the great achievement of being recognized as MVP of American & National Income in an incredible back-to-back achievement. In Major League Baseball, you guys would be in an elite group with Barry Bonds, Mickey Mantle, and Yogi Berra. You have started that elite group here at American and National Income. From all of us at the Pappas Agency, thank you. Simon, congratulations, we love you and you and your agency have a lot to be proud of. Keep showing us what’s possible.” —[Theo Pappas](#)

“A legend by the age of 30. The only back-to-back SGA of the Year in the history of AIL. Half of your career as a SGA has been SGA of the Year! You are a humble servant with a heart of gold and a mind of diamonds. I am so proud of you, Simon, and I love you so much. To think that you’re just getting started after only 4 full years as an SGA is scary. Congratulations on yet another record that you now hold. Can we get a three-peat?” —[Marcus Smith](#)

“Simon - What an accomplishment. But what is even more impressive is how you have been able to remain humble and your willingness to always help others. Congratulations.” —[Bob Olson](#)

“Congratulations Simon! You truly have changed the landscape of American Income Life. As you know, achieving the highest accolade available is a once-in-a-lifetime achievement for many. But going back-to-back is reserved for a very select few. You have been a role model for all at AIL/NILICO who aspire to success, financial prosperity, spirituality, leadership and humility. I am very proud of you.” —[Scott Smith](#)

“Simon just continues to re-write history and it couldn’t happen to a better person. He would literally give someone the shirt off his back. His big accomplishments only mirror his big heart. Congratulations to Simon Arias, back-to-back SGA of the Year!” —[Joe Diecedue](#)

“Ferocious competitor, intense, and disciplined are all words that best describe Simon Arias. But I think of him most as humble, caring, and friend. Congrats, Simon!” —[Steve Greer](#)

“My faith tells me to avoid casting judgment on another brother. But there is no hiding from results. Deeds do not lie. If we were ever to judge another man it would have to be on his results. Simon, your results are exceptional. I congratulate you on two consecutive years of one of the most special honors of American Income Life: SGA of the Year.” —[Sabrina Lloyd](#)

“I’ve known Simon for sometime now and I can say for a fact that he’s been an inspiration for all of us. The exemplary leadership skills that he has shown are not only first in our company but perhaps first in our industry. Thanks Simon for motivating all of us and making this great company even greater.” —[Imran Satti](#)

“Destiny many times is an indeterminable elusive journey. There is a sense of it in the depth of one’s soul which dictates a seeking, but all too often the world intervenes and causes misdirection, mayhem and a sad ending to what was meant to be a beautiful thing. Every so often, however, destiny has its victory. This comes from an earnest heart and a harkening and hastening to the voice of He Who has the whole of our lives in His Hands. Simon is a victory... for destiny, for AIL and for all who are blessed enough to find themselves under his leadership. The rest of the story is in his and His making... and will be all it was meant to be, as long as it is as it is. Congrats, Simon!” —[Jim Surace](#)

GET BETTER – MIND, BODY, SPIRIT

Get Better — Mind, Body, Spirit. That simple yet profound statement was the 2012 motto of AIL/NILICO’s first ever back-to-back SGA of the Year, Simon Arias, and his highly successful agency. They obviously took it to heart.

The notoriously competitive and driven Simon says without hesitation that even though a back-to-back win was heretofore unprecedented, the entire agency was on board for the challenge, which they established as their goal even before the beginning of last year. Simon adds that the win this year was that much sweeter for him personally because “I love these people, and I knew how much it meant to them. This is a team award; we’re all on the same team. It should be called Agency of the Year.”

“I remember what (SGA) Eric Giglione said when I was just starting out: ‘If you have big dreams, be prepared for big devils,’ meaning you need to be ready to face big obstacles.” Simon says the agency’s biggest obstacle to achieving their second win was their wildly successful year in 2011. “We had almost 100 percent growth in 2011, so we really had our own numbers to beat.”

Simon acknowledges one key to the agency’s 2012 success was a more mature leadership team. “In 2011, I had quite a few rookies. They were easier to coach this year because they had an extra year to develop, and they were better able to coach others.”

When asked what the most satisfying aspect of success has been, without hesitation, Simon replies, “Watching my core group of leaders have the best personal and financial year of their lives. Seeing them be able to give their families a style of living like never before. Being able to share the amazing dream I’ve been living for the past 7 years. This company has given me more than I could ever have imagined for myself. Even the sky is not the limit.”

Simon has some sage advice for those just starting out or those who may be facing those big devils:

“Focus on long-term success, not just what’s happening today. There’s gonna be peaks and valleys and over time, the peaks get higher and the valleys kind of level out. What used to be a really bad day, now is... nothing. And you’ll see peaks you couldn’t even imagine before. Understand that you’re gonna get cut. Everybody wants to be a diamond, but nobody wants to get cut. The value of a diamond is determined by how well it’s cut. You gotta be willing to get cut.”

– SHINING STATISTICS –

CONTRACTED	12/1/05
SA	3/7/06
GA	5/15/06
MGA	8/1/06
RGA	11/8/06
SGA	3/1/08 in PA
EXECUTIVE COUNCIL MEMBER	4th Year in a Row
SGA OF THE YEAR	2nd Year in a Row

SHINE ON, YOU
CRAZY DIAMOND

■ Individual Producers



1. **Tone Munro**
Auckland, NZ



2. **Tevita Maumau**
Auckland, NZ



3. **Adam Sharp**
Columbus, OH



4. **Mark Neilson**
Provo, UT



5. **Malia Lokotui**
Auckland, NZ



6. **Dustin Dunbar**
Sioux Falls, SD



7. **Jonni Ng**
Redmond, WA



8. **Lora Beronja**
Menomonee Falls, WI



9. **Theresa Maasi**
Auckland, NZ



10. **Max Quasem**
Los Angeles, CA



11. **Kevin Ishikane**
Honolulu, HI



12. **Jun Ma**
Surrey, BC



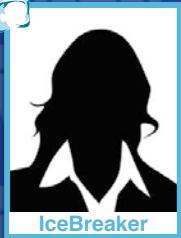
13. **Bruce Tan**
Honolulu, HI



14. **Maijargal Sukhbaatar**
Jackson, MS



15. **Aitu'uua Fakaosi**
Auckland, NZ



16. **Malia Fononga**
Auckland, NZ



17. **Tevita Tupouniua**
Auckland, NZ



18. **Michael van Delft**
Halifax, NS



19. **Maletina Taukeiaho**
Auckland, NZ



20. **George Lahamedjian**
Hillsboro, OR

IceBreakers



Siuola Pinekoula
Auckland, NZ
\$16,110 Net ALP
Ofa Tupouniua MGA
Steve Friedlander SGA



Sandra Torres
West Orange, NJ
\$15,263 Net ALP
Jack Keiderling MGA
Giglione-Ackerman SGA



Lolomanaia Siale
Auckland, NZ
\$14,306 Net ALP
Ofa Tupouniua MGA
Steve Friedlander SGA



An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

February Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Tone Munro	\$94,650		69.5		Steve Friedlander
2.	Tevita Maumau	32,957	96		Ofa Tupouniua	Steve Friedlander
3.	Adam Sharp	27,336	91		Zachary Hart	Surace-Smith
4.	Mark Neilson	27,160		79.2	Nicholas Lorence	Altig-Orlovic
5.	Malia Lokotui	26,396	100		Ofa Tupouniua	Steve Friedlander
6.	Dustin Dunbar	25,307		82.6		Altig-Orlovic
7.	Jonni Ng	24,803	86		Huter Houvenor	Altig-Orlovic
8.	Lora Beronja	23,352		92.9	Rebecca Klebesch	Chris Hernandez
9.	Theresa Maasi	22,763	97		Ofa Tupouniua	Steve Friedlander
10.	Max Quasem	22,056		88.6		Cohen-Cohen
11.	Kevin Ishikane	21,669		83.0	Robert Hamilton	Altig-Orlovic
12.	Jun Ma	21,366		83.8	Bobby Gujral	Altig-Orlovic
13.	Bruce Tan	21,004		83.2	Christopher Clark	Altig-Orlovic
14.	Maijargal Sukhbaatar	20,977		92.7		Christine Judge
15.	Aitu'uua Fakaosi	20,780	100		Ofa Tupouniua	Steve Friedlander
16.	Malia Fononga	18,788	100		Ofa Tupouniua	Steve Friedlander
17.	Tevita Tupouniua	18,268		85.5	Ofa Tupouniua	Steve Friedlander
18.	Michael van Delft	17,781		76.5		Imran Satti
19.	Maletina Taukeiaho	17,685	97		Ofa Tupouniua	Steve Friedlander
20.	George Lahamedjian	17,677		92.8	Roger Fung	Altig-Orlovic
21.	Sarah Vacheresse	17,669	96		Zachary Hart	Surace-Smith
22.	Steven Stensrud	17,033		83.4	John McGrath	Altig-Orlovic
23.	Violetta Goldman	16,383		78.7	Michael Romeo	Oldham-Bianchi
24.	Siuola Pinekoula	16,110	100		Ofa Tupouniua	Steve Friedlander
25.	Tibor Simon	15,972		89.9	James Raymond	Altig-Orlovic
26.	Nicholas Scordos	15,747	93		Matthew Parks	Surace-Smith
27.	Lily Tchen	15,687		83.4		Cohen-Cohen
28.	Roosevelt Jeanty	15,515		79.1	Henry Ingraham	Williams-Zophin
29.	Timothy Bugge	15,503	81		Matthew Diulus	Simon Arias
30.	Katie Massart	15,314		93.5	John McGrath	Altig-Orlovic
31.	Lawrence Hauck	15,303		83.1		Steve Friedlander
32.	Sandra Torres	15,263	100		Jack Keiderling	Giglione-Ackerman
33.	Atatui Tavake	15,029	100		Ofa Tupouniua	Steve Friedlander
34.	Lafi Papalii	15,017		87.1		Steve Friedlander
35.	Roghie Hassan Loo	14,886		79.4	Byron Paz	Josh Chalom
36.	Joey Kennedy	14,542		81.0	Ashlyn Orng	Altig-Orlovic
37.	Alex Smith	14,518	95		Trevor Mayer	Altig-Orlovic
38.	Gabriel Feldmann	14,506		77.3	gabriel Feldmann	Chad Panzer
39.	Daniel Neamtu	14,342	91		Marian Sertler	Sabrina Lloyd
40.	Lolomanaia Siale	14,306	100		Ofa Tupouniua	Steve Friedlander
41.	Alex Gonzales	14,178		78.9	Doreen Ryan-Foti	Jatoft-Foti
42.	Randolph Souliers	14,162		89.0		Altig-Orlovic
43.	George Babish	14,138		81.4	Thomas Vena	Simon Arias
44.	Ruben Soberanes	14,091		81.0	Doreen Ryan-Foti	Jatoft-Foti
45.	Samuel Clanin	14,037	98		Robert Dunn	Surace-Smith
46.	Ryan Kendl	13,943		78.6	Nicholas Lorence	Altig-Orlovic
47.	Caroline Helu	13,834	100		Ofa Tupouniua	Steve Friedlander
48.	Liekina Vailea	13,558	100		Ofa Tupouniua	Steve Friedlander
49.	James Aalders	13,553		73.2	Muhammad Satti	Imran Satti
50.	Benjamin Ainscough	13,519		70.5	Bobby Gujral	Altig-Orlovic

ALL TIME RECORD: MARK NEILSON \$95,151 Net ALP

YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Tone Munro	\$114,768		69.5		Steve Friedlander
*2.	Mark Neilson	45,498		79.2	Nicholas Lorence	Altig-Orlovic
*3.	Tevita Maumau	45,192	96		Ofa Tupouniua	Steve Friedlander
*4.	Maijargal Sukhbaatar	44,028		92.7		Christine Judge
*5.	Dustin Dunbar	41,526		82.6		Alt-Orl-Venekamp
*6.	Lora Beronja	40,293		92.9	Rebecca Klebesch	Chris Hernandez
*7.	Alex Gonzales	39,729		78.9	Doreen Ryan-Foti	Jatoft-Foti
*8.	Max Quasem	38,354		88.6		Cohen-Cohen
*9.	Adam Sharp	33,088	91		Zachary Hart	Surace-Smith
*10.	Bruce Tan	32,912		83.2	Christopher Clark	Altig-Orlovic
11.	Jonni Ng	32,816	86		Hunter Houvenor	Altig-Orlovic
12.	Amy Shui	30,787		72.3		Giglione-Ackerman
13.	Theresa Maasi	30,509	97		Ofa Tupouniua	Steve Friedlander
14.	Nicholas Scordos	30,062	93		Matthew Parks	Surace-Smith
15.	Michael van Delft	29,047		76.5		Imran Satti
16.	Todd Homer	28,799		74.1	Michael Romeo	Oldham-Bianchi
17.	Kevin Ishikane	28,704		83.0	Robert Hamilton	Altig-Orlovic
18.	Violetta Goldman	28,188		78.7	Michael Romeo	Oldham-Bianchi
19.	Ruben Soberanes	27,836		81.0	Doreen Ryan-Foti	Jatoft-Foti
20.	Roosevelt Jeanty	27,797		79.1	Henry Ingraham	Williams-Zophin
21.	Ryan Kendl	26,892		78.6	Nicholas Lorence	Altig-Orlovic
22.	Lily Tchen	26,492		83.4		Cohen-Cohen
23.	Steven Stensrud	26,428		83.4	John McGrath	Altig-Orlovic
24.	Malia Lokotui	26,396	100		Ofa Tupouniua	Steve Friedlander
25.	Jesusdieu Portilus	26,331		82.4	Fritznel Octave	Williams-Zophin
26.	Andrew Creamer	26,269	89		Justin Adams	Simon Arias
27.	Samuel Nudelman	25,737		72.8	Robert Dunn	Surace-Smith
28.	Mark Bleier	25,534		87.7	Rebecca Klebesch	Chris Hernandez
29.	Curt Snow	24,911		78.6		Jatoft-Foti
30.	Tracy Lepore	24,631		71.6	David Wang	Bob Olson
31.	Bert van der Werff	24,586	88		Stephen Jubrey	Oldham-Bianchi
32.	Jun Ma	24,223		83.8	Bobby Gujral	Altig-Orlovic
33.	Benjamin Ainscough	24,175		70.5	Bobby Gujral	Altig-Orlovic
34.	Ronald Rivera	23,932		85.6		Cohen-Cohen
35.	Richard Luzaich	23,927		93.9	Ryan Stenglein	Altig-Orlovic
36.	George Lahamedjian	23,668		92.8	Roger Fung	Altig-Orlovic
37.	Sarah Vacheresse	23,403	96		Zachary Hart	Surace-Smith
38.	Jeffrey Pearce	23,194		81.3	Sara Welch	Steve Friedlander
39.	Joey Kennedy	23,118		81.0	Ashlyn Orng	Altig-Orlovic
40.	Omar Hashimi	22,937		72.0		Jatoft-Foti
41.	Maletina Taukeiaho	22,044	97		Ofa Tupouniua	Steve Friedlander
42.	Eric Hidy	21,630		81.3	Raymond Risucci	Dorian Oldham
43.	James Aalders	21,539		73.2	Muhammad Satti	Imran Satti
44.	Corey Helly	21,382	93		Evan Holzhauer	Giglione-Ackerman
45.	Alex Smith	20,980	95		Tevor Mayer	Altig-Orlovic
46.	Ala Awad	20,928		1000	Ala Awad	Alex Roland
47.	Robert Ulreich	20,793		84.9		Jatoft-Foti
48.	Aitu'uua Fakaosi	20,780	100		Ofa Tupouniua	Steve Friedlander
49.	Nadezhda Vitchev	20,522		81.7	Nadezhda Vitchev	Cindy Furer
50.	Gabriel Feldmann	20,516		77.3	Gabriel Feldmann	Chad Panzer

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP

■ Supervising Agents



1. **Moli Kaufusi**
Auckland, NZ



2. **Tevita Maumau**
Auckland, NZ



3. **Genesis-Jane Hall**
Auckland, NZ



4. **Albert Kauderer**
Pittsburgh, PA



5. **Seselo Asitomani**
Auckland, NZ

February Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Moli Kaufusi	\$95,169	\$105,494	95		Ofa Tupouniua
2.	Tevita Maumau	61,475	97,197	100		Ofa Tupouniua
3.	Genesis-Jane Hall	39,165	40,293	96		Ofa Tupouniua
4.	Albert Kauderer	33,707	40,211	82		Albert Serur
5.	Seselo Asitomani	31,119	32,694	95		Ofa Tupouniua
6.	Joshua Dishong	29,320	31,195	82		Zachary Hart
7.	Ofa Tavake	28,864	29,809	95		Ofa Tupouniua
8.	Christopher Kennedy	26,726	29,750		83.6	Matthew Parks
9.	Milica Zivkovic	25,832	32,464	98		Marian Sertler
10.	John Nasti	25,606	28,670	94		Evan Holzhauer
ALL TIME RECORD: \$286,210 1st Six Mo Agt						
ALL TIME RECORD: \$286,210 Net ALP						

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Moli Kaufusi	\$111,724	\$125,477	95		Ofa Tupouniua
2.	Tevita Maumau	62,151	101,202	100		Ofa Tupouniua
3.	Albert Kauderer	52,805	66,794	82		Albert Serur
4.	David Schanuel	48,130	62,026	89		Raymond Risucci
5.	Genesis-Jane Hall	45,113	43,133	96		Ofa Tupouniua
6.	Christopher Kennedy	42,571	47,110		83.6	Matthew Parks
7.	John Nasti	42,150	49,481	94		Evan Holzhauer
8.	Seselo Asitomani	39,797	41,373	95		Ofa Tupouniua
9.	Pamela Altman	38,570	42,561		69.5	Elias Hazen
10.	Milica Zivkovic	38,287	54,058	98		Marian Sertler
ALL TIME RECORD: \$653,097 1st Six Mo Agt						
ALL TIME RECORD: \$959,675 Net ALP						

■ General Agents



1. **Tevita Tupouniua**
Auckland, NZ



2. **Faleuseni Maumau**
Auckland, NZ



3. **Sione Maumau**
Auckland, NZ



4. **Matthew Conrad**
Cleveland, OH



5. **David Guzman**
Columbus, OH



6. **Jacqueline Kosalek**
Rochester, NY



7. **Daniel Walton**
Columbus, OH



8. **Kaitlyn Brandt**
Rochester, NY



9. **Charles Ferrari**
Pittsburgh, PA



10. **Nicholas Triantafyllidis**
Middletown, CT

February Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Tevita Tupouniua	\$127,252	\$154,914		76.6	Ofa Tupouniua
2.	Faleuseni Maumau	120,933	133,559	98		Ofa Tupouniua
3.	Sione Maumau	111,301	137,032	99		Ofa Tupouniua
4.	Matthew Conrad	76,301	100,878		74.4	Matthew Parks
5.	David Guzman	68,922	83,799		70.4	Zachary Hart
6.	Jacqueline Kosalek	58,026	67,141	85		Brett Gryska
7.	Daniel Walton	53,331	72,957		71.1	Zachary Hart
8.	Kaitlyn Brandt	45,191	57,678	87		Stephen Jubrey
9.	Charles Ferrari	45,027	55,573	90		Randy Teyssier
10.	Nicholas Triantafyllidis	37,325	46,889	92		Ryan Wilson
11.	Tara Weisz	36,376	37,593		78.3	Byron Paz
12.	London Burnett	34,779	62,309		71.7	Mathew Hart
13.	Ashley Wenning	34,410	49,768	93		Daniel Hartwig
14.	Tiare Hubbard	34,054	34,069		83.0	Jonathan Emura
15.	Caio Rosa	32,614	40,314		86.4	Adeyemi Akinade
16.	Kelly Pilling	32,545	32,351	91		Kellen Cuttance
17.	Tony Geer	31,994	52,171	91		Travis Picklesimer
18.	William Brookshire	31,578	41,259	90		Andrew McQuade
19.	Raphael Musto	31,101	29,713		72.9	Michael Clemente
20.	Nicholas Moore	30,265	50,654	89		Michael Romeo
ALL TIME RECORD: \$441,104 1st Six Mo Agt						
ALL TIME RECORD: \$624,474 Net ALP						

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Tevita Tupouniua	\$164,536	\$202,874		76.6	Ofa Tupouniua
*2.	Matthew Conrad	139,605	198,806		74.4	Matthew Parks
*3.	Faleuseni Maumau	137,447	149,360	98		Ofa Tupouniua
*4.	Sione Maumau	126,505	157,386	99		Ofa Tupouniua
*5.	David Guzman	112,293	178,561		70.4	Zachary Hart
6.	Charles Ferrari	92,918	111,597	90		Randy Teyssier
7.	Jacqueline Kosalek	91,857	117,335	85		Brett Gryska
8.	Kaitlyn Brandt	87,469	110,630	87		Stephen Jubrey
9.	Nicole Sanders	79,687	141,444		71.5	Matthew Parks
10.	Ashley Wenning	78,406	98,326	93		Daniel Hartwig
11.	Daniel Walton	73,871	117,982		71.1	Zachary Hart
12.	Erin Allen	73,613	98,089	89		Matthew Trunquist
13.	Nicholas Triantafyllidis	70,467	85,999	92		Ryan Wilson
14.	Tony Geer	69,229	109,664	91		Travis Picklesimer
15.	William Brookshire	64,837	81,102	90		Andrew McQuade
16.	Nicholas Moore	64,529	111,356	89		Michael Romeo
17.	Elaine Kulawiak	57,127	95,315		78	Hal Herman
18.	Kevin Huber	55,520	63,085	85		Mark Kukielski
19.	Tara Weisz	55,280	60,909		78.3	Byron Paz
20.	Carl Carlberg	54,246	62,648		76.6	Marko Jankovic
ALL TIME RECORD: \$1,468,394 1st Six Mo Agt						
ALL TIME RECORD: \$2,262,883 Net ALP						

■ Master General Agents



1. Ofa
Tupouniua
Auckland, NZ



2. Matthew
Parks
Cleveland, OH



3. Zachary
Hart
Columbus, OH



4. Stephen
Jubrey
Rochester, NY



5. Brett
Gryska
Rochester, NY



6. Ryan
Wilson
Middletown, CT



7. Evan
Holzhauser
Eatontown, NJ



8. Robert
Kanaan
Halifax, NS



9. Travis
Picklesimer
Dayton, OH



10. Michael
Laramie
Houston, TX

February Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Ofa Tupouniua	\$393,922	\$461,156		76.1	Steve Friedlander
2.	Matthew Parks	149,034	231,418		72.9	Surace-Smith
3.	Zachary Hart	137,564	224,627		75.0	Surace-Smith
4.	Stephen Jubrey	110,583	186,720		75.5	Oldham-Bianchi
5.	Brett Gryska	84,361	130,582		76.9	Oldham-Bianchi
6.	Ryan Wilson	69,232	121,053		71.0	Philip Prata
7.	Evan Holzhauser	66,660	72,618		72.8	Giglione-Ackerman
8.	Robert Kanaan	65,301	113,728		69.8	Imran Satti
9.	Travis Picklesimer	60,995	82,591		70.5	Surace-Smith
10.	Michael Laramie	60,678	102,556		73.0	Steve Greer
11.	Marian Sertler	60,170	72,080		71.0	Sabrina Lloyd
12.	Mavrick Fredericks	59,560	71,104		72.0	Giglione-Ackerman
13.	Syed Quadri	57,416	78,226		69.1	Theodore Pappas
14.	Ryan Bisanz	54,928	76,106		77.5	Brian Traboulay
15.	Kenneth Greer	53,798	70,692		73.2	Steve Greer
16.	Marko Jankovic	51,568	63,510		80.6	Cohen-Cohen
17.	Nicholas Lorence	49,971	120,654		74.3	Altig-Orlovic
18.	Jason Bratin	49,756	117,332		70.7	Theodore Pappas
19.	Byron Paz	48,601	93,143		75.9	Josh Chalom
20.	Marisa Willgruber	46,428	68,138		71.3	Fred Hadayia
ALL TIME RECORD: \$438,277 1st Six Mo Agt						
ALL TIME RECORD: \$723,872 Net ALP						

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$459,301	\$542,450		76.1	Steve Friedlander
*2.	Matthew Parks	272,909	420,134		72.9	Surace-Smith
*3.	Zachary Hart	215,790	443,722		75.0	Surace-Smith
*4.	Stephen Jubrey	210,218	388,113		75.5	Oldham-Bianchi
*5.	Evan Holzhauser	167,979	178,857		72.8	Giglione-Ackerman
6.	Brett Gryska	162,365	274,369		76.9	Oldham-Bianchi
7.	Robert Kanaan	126,702	229,532		69.8	Imran Satti
8.	Ryan Wilson	125,052	221,121		71.0	Philip Prata
9.	Mavrick Fredericks	124,260	152,875		72.0	Giglione-Ackerman
10.	Michael Laramie	120,960	197,412		73.0	Steve Greer
11.	Ryan Bisanz	119,729	160,900		77.5	Brian Traboulay
12.	Travis Picklesimer	119,623	161,896		70.5	Surace-Smith
13.	Raymond Risucci	119,235	162,247		73.3	Dorian Oldham
14.	Kenneth Greer	114,016	148,057		73.2	Steve Greer
15.	Marian Sertler	108,568	138,334		71.0	Sabrina Lloyd
16.	Randy Teyssier	97,093	118,956		73.0	Simon Arias
17.	Marko Jankovic	96,625	117,554		80.6	Cohen-Cohen
18.	Elias Hazen	88,642	106,284		74.2	Surace-Smith
19.	Mark Kukielski	86,071	99,326		72.6	Eric Neal
20.	Jason Bratin	85,724	180,193		70.7	Theodore Pappas
ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt						
ALL TIME RECORD: \$4,468,285 Net ALP						

■ Regional General Agents



1. Paul
Kelly
Auckland, NZ



2. Patrick
Bendure
Columbus, OH



3. Thomas
Vena
Pittsburgh, PA



4. Michael
Vasu
Cleveland, OH



5. Brett
Gryska
Rochester, NY

February Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Paul Kelly	\$431,779	\$514,400		74.2	Steve Friedlander
2.	Patrick Bendure	319,971	506,748		72.7	Surace-Smith
3.	Thomas Vena	283,451	451,448		71.1	Simon Arias
4.	Michael Vasu	278,706	458,229		70.0	Surace-Smith
5.	Brett Gryska	265,046	473,775		76.0	Oldham-Bianchi
6.	Michael Laramie	149,006	217,271		71.6	Steve Greer
7.	Robert Janev	138,352	204,589		71.5	Sabrina Lloyd
8.	Evan Holzhauser	126,220	143,721		71.5	Giglione-Ackerman
9.	Stephen Jubrey	123,989	217,162		75.7	Oldham-Bianchi
10.	Levar Morgan	114,026	154,915		69.3	Theodore Pappas
ALL TIME RECORD: \$980,159 1st Six Mo Agt						
ALL TIME RECORD: \$1,435,508 Net ALP						

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Thomas Vena	\$579,454	\$851,404		71.1	Simon Arias
*2.	Patrick Bendure	553,256	994,753		72.7	Surace-Smith
3.	Michael Vasu	519,065	829,825		70.0	Surace-Smith
4.	Paul Kelly	508,394	610,960		74.2	Steve Friedlander
5.	Brett Gryska	460,288	863,072		76.0	Oldham-Bianchi
6.	Michael Laramie	301,225	424,811		71.6	Steve Greer
7.	Evan Holzhauser	292,238	331,692		71.5	Giglione-Ackerman
8.	Stephen Jubrey	262,668	529,764		75.7	Oldham-Bianchi
9.	Robert Janev	262,063	374,307		71.5	Sabrina Lloyd
10.	Robert Kanaan	207,513	312,862		69.6	Imran Satti
ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt						
ALL TIME RECORD: \$8,242,209 Net ALP						

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Steve Friedlander
CATEGORY I



Fred Hadayia
CATEGORY II



Sabrina Lloyd
CATEGORY IV



Philip Prata
CATEGORY V



Dorian Oldham
CATEGORY VI



Tiffany Roland
CATEGORY VII



Jason Adamo
Net ALP \$82,134



Scott Davis
Net ALP \$53,822

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

February	Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
	I	Steve Friedlander		71.4	\$560,257	\$580,500	97	35.9	132
	II	Fred Hadayia		72.9	\$153,113	\$206,400	74	8.0	82
	IV	Sabrina Lloyd		71.0	\$138,352	\$129,000	107	83.1	190
	V	Philip Prata		72.6	\$100,279	\$98,900	101	22.0	123
	VI	Dorian Oldham		74.1	\$90,919	\$86,000	106	44.7	150
	VII	Tiffany Roland		76.6	\$62,002	\$68,800	90	20.9	111

YTD	Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
	I	Simon Arias		70.7	\$884,482	\$1,075,000	82		78
	III	Brandon Cooley		71.9	\$261,590	\$326,800	80	16.3	96
	IV	Sabrina Lloyd		71.0	\$262,064	\$258,000	102	74.7	176
	V	Philip Prata		72.6	\$183,150	\$197,800	93	32.4	125
	VI	Dorian Oldham		74.1	\$174,259	\$172,000	101	58.1	159
	VII	Tiffany Roland		76.6	\$141,691	\$137,600	103	31.2	134

February	Category	Name	Net to Gross	Retention	Net ALP
	Rookie	Jason Adamo		74.1	\$82,134
		Christine Judge	90		54,678
		Javier Sandoval		72.0	34,437
		Gevorg Yanukyan	88		26,316
	Start-Up	Scott Davis	87		\$53,822
		Nigel Crowe	86		53,607
		Chris Lussier	92		26,853
		Chad Panzer	95		18,798

YTD	Category	Name	Net to Gross	Retention	Net ALP
	Rookie	Jason Adamo		74.1	\$139,399
		Christine Judge	90		111,882
		Javier Sandoval		72.0	77,147
		Gevorg Yanukyan	88		43,512
	Start-Up	Nigel Crowe	86		\$108,077
		Scott Davis	87		97,794
		Chris Lussier	92		62,637
		Chad Panzer	95		27,714

Public Relations



1. Malka Arony
CATEGORY I
Phoenix, AZ



2. Chuck Hill
CATEGORY I
Lodi, CA



1. Jenny Williams
CATEGORY II
Seattle, WA



2. Hether Adams
CATEGORY II
Austin, TX



1. David Blaisdell
CATEGORY III
Goodlettsville, TN



2. Robin Denham
CATEGORY III
Lee's Summit, MO



1. Jacqueline Lowe
CATEGORY IV
Red Deer, AB



2. Randy Stockley
CATEGORY IV
Winnipeg, MB



1. Lisa Guay
Ft Lauderdale, FL



1. Lori Grasham
Garden City, ID



1. Jacqueline deVooght
Calgary, AB

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2012 Hire Date

ICEBREAKER: Reps with 2013 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

February Production

Category	Rank	Name	Production in Cards	Manager
I	1	Malka Arony	5,040	AZ/Beth Farm
	2	Chuck Hill	4,910	Nor Cal & Reno/Larry Strong
	3	Donald Spohn	1,176	OH/Judy Spade
	4	Viki Farr	1,160	MI/Michelle Baxter
	5	Jessica Treybick	1,061	NY City/Laurie Onasch
II	1	Jenny Williams	1,382	WA/Shannon Bennett
	2	Hether Adams	1,358	Houston/Christa Davis
	3	Bernard Weaver	1,261	PA/Katherine Kidder
	4	Nicole Pate	1,244	Dallas/Jay Bentley
	5	Robin Andrade	1,236	E Mass & RI/Susan Kelleher
III	1	David Blaisdell	2,279	TN & SW NC/Beth Farm
	2	Robin Denham	1,254	KS & NW MO/Cindy Cleary
	3	Cheryl Cook	1,185	PA/Katherine Kidder
	4	Mario Soljan	1,068	NZ/Steve Friedlander
	5	William Verbeten	1,035	WI/Laurie Onasch
IV	1	Jacqueline Lowe	1,861	AB/Jacqueline deVooght
	2	Randy Stockley	1,836	MB/Jacqueline deVooght
	3	Amanda Mlinaz	1,430	WI/Laurie Onasch
	4	Anna Guido-Rohrer	1,368	Southern OH/Tami Williams
	5	Diane Caballero	1,309	OK/Jay Bentley
Rookie Ice Breaker	1	Lisa Guay	1,020	Southern FL/Steve Sanchez
	1	Lori Grasham	163	ID/Rachelle Valdez
ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards				

YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1	Chuck Hill	12,071	Nor Cal & Reno/Larry Strong
	*2	Malka Arony	6,505	AZ/Beth Farm
	3	Donald Spohn	2,330	OH/Judy Spade
	4	Kathleen Loughran-Pappas	2,083	NY City/Laurie Onasch
	5	Crystal Senour	1,958	NJ/Brian Ryan
II	*1	Erica Dalager	3,364	MN/Patti Morgan
	*2	Lacy Martin	2,960	Houston/Christa Davis
	3	Jenny Williams	2,415	WA/Shannon Bennett
	4	Robin Andrade	2,201	E Mass & RI/Susan Kelleher
	5	Hether Adams	2,002	Houston/Christa Davis
III	*1	David Blaisdell	4,859	TN & SW NC/Beth Farm
	*2	Robin Denham	2,710	KS & NW MO/Cindy Cleary
	3	Tami Williams	1,646	IN/Michelle Baxter
	4	Julia DiBartolomeo	1,560	AZ/Malka Arony
	5	Patrena Smith	1,499	CT & W Mass/Susan Kelleher
IV	*1	Amanda Mlinaz	3,055	WI/Laurie Onasch
	*2	Lori Vaughn	2,493	OR/Rachelle Valdez
	3	Darrell Dorey	2,252	Maritimes/Debbie Enstedt
	4	Randy Stockley	2,222	MB/Jacqueline deVooght
	5	Jacqueline Lowe	2,052	AB/Jacqueline deVooght
ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards				

PR Managers

February Results

Rank	Name	Card Growth	Director
1.	Jacqueline deVooght	3,472	Debbie Enstedt
2.	Jay Bentley	2,869	Patti Morgan
3.	Judy Spade	2,317	Michelle Baxter
4.	Chuck Hill	2,007	Larry Strong
5.	Tami Williams	1,796	Michelle Baxter

YTD Results

Rank	Name	Card Growth	Director
*1.	Chuck Hill	7,150	Larry Strong
*2.	Jay Bentley	4,991	Patti Morgan
*3.	Christa Davis	4,356	Patti Morgan
4.	Judy Spade	4,146	Michelle Baxter
5.	Laurie Onasch	3,354	Billy Sauers

Congratulations to our February Bonus Earners!

Hether Adams Sue Akers Marlene Alen Ken Altizer Robin Andrade Rog Beaudro Gabriela Berloni David Blaisdell Lou Nell Busby Diane Caballero Richard Case Fran Christie Cheryl Cook Christa Davis Robin Denham Brenda Di Somma Julia DiBartolomeo Dion Dizon Darrell Dorey Melissa Dorey Vivian Dwyer	George Farenthold Viki Farr Mark Flemm Mark Gagliardi Susan Gilbert Rosanna Gill Laurie Gruber Lisa Guay Anna Guido-Rohrer Jerry Hartnett Jenny Hearn Krissa Hensley Dee Hettinger Chuck Hill Brett Hulme Jennifer Sprout Randi Kapchinske Sandra Knapp Shane Knowles Marilyn Kohlhase Michelle Korb	Donna LaMontagna Jacqueline Lowe Larry Lozano Dianna Lueke Lacy Martin Carol Matthai Erin McKee Mary Kay McPherson Thomas Meadows Amanda Mlinaz Robert Moran Pater Nielsen Tim O'Connor Steve Orcherton Kathleen Pappas Nicole Pate Rona Pileggi-Spano Janis Pitts Elizabeth Reyer-Corley Maureen Roberts Cas Robinson	Chas Robinson Irene Rurycz Nicole Schneider Crystal Senour Patrena Smith John Smyth Mario Soljan Donald Spohn Christina Stableford Randy Stockley Jessica Treybick Leo VanDenBussche William Verbeten John Wagner Jace Wainwright Al Wall Bernard Weaver Tamara Williams Jenny Williams Paul Winslow Yvonne Zarathustra
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WORLD'S GREATEST BONUS

1



TONE MUNRO
\$15,639
Steve Friedlander

2



TEVITA MAUMAU
\$4,960
Steve Friedlander

3



DUSTIN DUNBAR
\$4,664
Altig-Orlovic

4



MAX QUASEM
\$4,294
Cohen-Cohen

5



LORA BERONJA
\$4,240
Chris Hernandez

FEBRUARY BONUS LEADERS

February Bonus Payout: \$1,130,546
February Bonus Qualifiers: 2,803

\$15,639 Tone Munro
4,960 Tevita Maumau
4,664 Dustin Dunbar
4,294 Max Quasem
4,240 Lora Beronja
4,166 Jun Ma
4,159 Mark Neilson
4,100 Adam Sharp
3,999 Maijargal Sukhbaatar
3,866 Jonathan Ng
3,793 Bruce Tan
3,415 Theresa Maasi
3,240 Tibor Simon
3,075 Lily Tchen
3,066 Steven Stensrud
3,025 Roosevelt Jeanty
2,949 Violetta Goldman
2,934 Michael van Delft
2,909 Ryan Kendl
2,907 Lawrence Hauck
2,876 Aitu'uua Fakaosi
2,815 Joey Kennedy
2,756 Mark Bleier
2,708 Jesusdieu Portilus
2,692 Lafi Papalii
2,653 Maletina Taukeiaho
2,611 Gabriel Feldmann
2,590 Jeffrey Pearce
2,552 Alex Gonzales
2,547 Randolph Souliers
2,452 Corey LaVigne
2,402 Sarah Vacheresse
2,361 Ruben Soberanes
2,314 Sandra Torres
2,214 Hunter Houvener
2,200 Ala Awad
2,194 Eugene Kashkin
2,178 Alex Smith
2,171 Benjamin Ainscough
2,138 Katie Massart
2,113 Hector Sartori
2,107 Samson Adelufosi

\$2,094 George Lahamedjian
2,068 Atatui Tavake
2,060 Kelly Roschbach
2,050 Kasali Kotun
2,045 Eric Hidy
2,044 Nicholas Scordos
2,034 Janson Bennett
2,033 James Aalders
2,003 Samuel Clanin
1,992 Carlo Buhay
1,988 Roghie Hassan Loo
1,978 Holly Lacey
1,972 Omar Hashimi
1,967 Michael Schumacher
1,965 Daniel Neamtu
1,953 Nadezhda Vitchev
1,952 Todd Homer
1,923 Samuel Nudelman
1,917 Lolomanaia Siale
1,905 Aleesha Myshrall
1,900 Brandon Summerton
1,841 Caroline Helu
1,831 Peter Hudousek
1,826 Bradley Kampmeier
1,812 Malia Fononga
1,776 Bernard Oliphant
1,759 Amandeep Gill
1,749 Sandra Linse
1,726 Kevin Ishikane
1,723 Joseph Cruickshank
1,720 Mehrdad Jamitehrani
1,702 Jennifer Holliday
1,693 Christine Augustus
1,692 Aiman Mousa
1,691 Janine Senanayake
1,668 Thomas King
1,657 Alex Rozotto
1,651 Curt Snow
1,649 Amy Shui
1,624 Justin Crawford
1,622 Steven Bounthavong
1,614 Liekina Vailea

\$1,608 Lamar Livingston
1,607 Garret Kun
1,606 Sherie Duvall
1,606 Siutaka Vaka
1,603 Karen McQuoid
1,601 Ronald Rivera
1,596 Liliana Avila
1,592 Moli Kaufusi
1,592 Scott Remmey
1,591 Brenton Patterson
1,590 Jamie Faulkner
1,574 Siuola Pinekoula
1,571 Sarah Gilmore
1,563 Casey Sperzel
1,555 George Babish
1,553 Kimberly Riley
1,540 Erez Shabtay
1,535 Stephanie Novel
1,532 Richard Luzaich
1,529 John Catalano
1,527 Ellen Schultz
1,524 Afuiva Vaai
1,523 Paul MacKinnon
1,490 Monica Green
1,489 Timothy Cruise
1,477 Zachariah Dornisch
1,476 Tevita Tupouniua
1,472 Rosita Tumpap
1,471 Douglas Bowling
1,447 Richard Carter
1,447 Cynthia Schneiderman
1,436 Ricky Zerkle
1,431 Victor Rodos
1,428 Gerald Ealey
1,427 Dara Shepherd
1,427 Kevin Haines
1,424 Bert van der Werff
1,418 Lynn Doolittle
1,415 Brandi Graff
1,413 Joshua Duncan
1,406 Tamra Bloom
1,391 Mackenzie Ball

\$1,387 Meghan Trim
1,387 Robert Granzow
1,384 Elaine Kulawiak
1,382 Jessica Prazeres
1,381 Robert Ulreich
1,376 Anne Strayer
1,375 Mark Harhager
1,362 Renada Bogan
1,359 Jacinda Fleming
1,356 John Donovan
1,355 Stevan Savic
1,344 Jonathan Kitzmiller
1,340 Andrew Creamer
1,340 Sonia Ramirez
1,339 Joshua Rush
1,337 Malia Lokotui
1,334 Angela Pronti
1,333 Steven Bensinger
1,331 Andrew Leah
1,331 Helen Davidson
1,328 Cindy Ligsay
1,322 Uinise Haupeakui
1,298 Jinzhou Zhao
1,296 Twalya Alexander
1,286 Marie Arnold
1,283 Aaron Haynes
1,280 Mark Spiers
1,276 Joshua Baker
1,269 Raymond Angeles
1,268 Jacqueline Kabluyen
1,267 Jennifer Kalik
1,263 Beth Snow
1,257 Sina Tuilaepa
1,255 Caio Rosa
1,255 Joey Sales
1,253 Mary Ann Gaelic
1,253 Jeremiah Wiskeman
1,250 Sione Ika
1,250 Sherry Schick
1,250 Jeffrey Lewis
1,248 Robert Snively
1,244 Ryan Vopat

\$1,243 Sopaino Samipeni
1,243 James Reddick
1,240 Jeremy Engrav
1,238 Sandra Underwood
1,237 David Chen
1,234 Christopher Cannon
1,233 Gregory Koziarz
1,227 Gregory Reinbold
1,226 Victoria Wippich
1,224 Michael Russo
1,217 Ansumana Dualu
1,213 Christopher Brooks
1,207 Ifeanyi Ufodu
1,206 Kyle Bennett
1,206 Monet McCoy
1,205 Tammie Matti
1,204 Pamela Hacker
1,200 Muhammed Ashraf
1,196 Cody Toth
1,195 Viliami Veamatahau
1,193 Tristian Best
1,191 Janel Wilder
1,182 Joshua G Smith
1,177 Larry Daniels
1,173 Jeffrey Stillings
1,166 Cassandra Dust
1,159 Katherine Lorenz
1,158 Levi Stearns
1,157 Mark McKeel
1,155 Christopher Hammond
1,152 Jahara Lewis
1,150 Jennifer Young
1,145 Musediq Abdul
1,141 Lorena Barriere
1,140 Sosefo Latu
1,137 Ryan Leong
1,131 David Grovu
1,131 Yelena Durneva
1,127 Nectaria Horos
1,123 Michel LaHaye
1,122 Anthony Fister
1,121 Alejandro Basulto
1,121 David Queen
1,116 Daren Baker
1,116 Samneang Prom
1,115 Russell Holzer
1,103 Silvia Navarro
1,101 Steven Hoffman
1,101 Joyce Gay
1,096 Tenisha Seay
1,095 Donald Paul
1,095 Randy Markland
1,095 Christopher Botelho
1,094 Lee Jeffers
1,086 Nicholas Moore
1,077 Nathaniel Morse
1,075 Christina L Hunter
1,073 James DePetro
1,065 Mario Chavez
1,059 Jeremiah Polacek
1,059 Fritznel Octave
1,059 Kevin Talbot
1,058 Ed Olfert
1,054 Kali Jones
1,048 Ryan Phelps

\$1,039 Kristen Lawrence
1,039 Phillip McElfresh
1,038 Andera Long
1,038 Kelley McNicoll
1,035 Thomas Reddoch
1,030 Donte Grant
1,026 Ryan Kanz
1,023 Heilala Siale
1,022 Aaron Dunlap
1,018 Sally Wilson
1,017 Grace McQueen
1,013 Nicholas Walsh
1,012 David Ramirez
1,011 Ryan Boomer
1,009 Brandon Marshall
1,003 Timothy Cooper
1,002 Laura Thornton
1,001 Patricia Lambert
999 Tinaka Knight
998 Jessica Burrows
997 Harvey Ridley
994 Vasha Sanders
990 Brian Gilmore
989 Duni Olusegun
988 John Nieves
986 Unique Hunnicutt
984 Cherie Mohn
984 Michelle Anderson
984 Christian West
983 Junnell Wright
981 Carlo Gottshaw
978 Joshua May
977 Corey Cox
975 Martell Ross
971 Timothy Frederick
971 Gary Gooden
967 Jamey Haugen
964 Kitt Hunter
960 Victoria Perea
956 Filipo Havili
953 Stephen Suntala
953 Joseph Hedborn
952 Evan Wicklund
951 Alva Watkins
951 Orett Nelson
951 Denis Snyder
950 Arie Davis
946 Kristen Porter
945 Leanne Clark
943 Jason James
939 Ana Monterroza
939 Vatapua Vavau
937 Igor Melcharek
935 Miranda Mortensen
935 Richard Brock
934 Lincoln Kline
933 Heather McConnell
931 Daniel A Bauer
929 Jessica Mckally
929 David Watkins
926 Zachary Locuson
925 Maydelin Gonzalez-Pereda
924 Melissa Losk
924 Cassandra Brooks
919 Eric LaBossiere

\$918 Roberto Navarro
918 Scott Florin
916 Joshua Hill
915 Erin Falkenberry
915 Michelle Mahoney
913 Daniel Armstrong
913 Anand Jailall
912 Peter Kaplanis
911 Bilal Farsakh
911 Anamaria Georgiles
911 Stephen Jeung
910 Daniel Spears
906 Erica Fitzsimmons
896 Patrick Morrison
896 Humberto Contreras-Suarez
896 Drew Florek
895 Thomas Knox
895 Shane Kelley
893 Michelle Hardisty
890 Brittney Rimmer
890 Peter Segedin
889 Aaron Parks
886 Jose Rubio
884 Tek Poudyel
883 Bryan Czajkowski
883 Kristen Willars
882 Kirsten Anderson
880 Roger MacGlashen
880 Christopher Kallfelz
880 Barbara Harden
878 Godfrey Goodrich
877 Elyse Bryan
875 Raemaki Karati
873 Stacy Shannon
872 Ronald Knight
871 Aaron Johnson
871 Orby Kelley
865 Vanessa Sandford
864 Sean Hansen
864 Orane King
864 Corey Helly
863 Jacqueline Lablanc
862 Victor Restrepo
861 Jose Guerreiro
861 Aundrey Beard
858 Sean Traylen
858 Daniel Shelton
857 Samarah Hopkins
856 Maria Sanabria
854 Filifiloteine Fakapelea
853 James Gallo
851 Lloyd Nwankwo
850 Nathan Jollymore
850 Joshua Cosentino
848 Christopher Bourque
847 Shellianna Green
845 Brittni Kwiecien
843 Daniel Bean
841 Denville Loney
837 Kristie Kapke
837 Michael Musso
836 Brian Vasiloff
835 Bethany Lamb
834 Nicholas Moreno

\$833 Tony Lauu
833 Muluken Muchie
831 Alexander Larson
830 George Kiili
829 Christian Romero
827 Andria Standifer
827 Charles Price
826 Bruce Mainprice
826 Cynthia Springer
824 Andrew Haskins
823 Dawn Selden
822 Kristi Vang
822 Joseph Lillo
821 Gilana Smith
821 Trevor Looney
820 Daniris Pena
820 Angela N Goodwin
819 Betty Vitale
817 Christopher Straccialini
816 Jonah Shure
815 Krystal Gordon
815 Nicholas Fedorka
809 Maria Martinez
808 Regina Duval
807 Patrick Guthrie
804 Rukia Lipska
803 Jillian Libenson
803 Melody Pentland
801 Adam Geiselman
800 Sione Maumau
800 Sylvener Pierre
797 Daniel Jones
796 Glenn Woodley
795 Sean Howard
794 Shayne Guinn
793 Heather Trehan
792 Deborah Lenzen
790 Porter Balke
788 Thomas Hayden-Deskin
787 Ross Ewen
785 Kelly Hassert
780 Susan daCruz
778 William Parmeter
778 Mark Stulzer
778 Sonja Koryhaio
778 Antonio Bond
778 Stefany Trabanino
776 Daniel Bauer
775 Daniel Hwang
774 Johna Ryan
768 Amelia Tukunga
768 Nicholas Landers
766 Sophia Powell
766 Park McKellop
765 Julia Loboda
765 Preeti Sahgal
763 Beverly Sibert
763 Gary Prokop
758 Shirley Patrick
756 Franklin Deriveau
756 Jesse Martin
755 Bruce Viaje
753 Beatrice Brown
752 Scott Smith
751 Brian Welsh

WORLD'S GREATEST BONUS - CONTINUED

\$751	Kevin Thurber	\$707	Joseph Vasquez	\$658	Ginell Carswell	\$610	Rivka Erlich	\$578	Adam Parker	\$543	Olga Tsymbal
750	Gregory Mola	703	Michael Vitela	657	Maria Soliz	610	Joseph Johnson	573	Michael Danciak	541	Stephen Gross
750	Patrick Fowler	703	Anthony Durose	657	Fadi Farha	607	Jeanette Ortiz	573	John Gilstrap	540	Tamati Taylor
749	Raymon Reynolds	703	John Cochrane	657	Joshua Galdston	607	Douglas Green	573	Maria Rangi	540	John Constantini
747	Gabriel Manzo	702	Janeth Perez	656	Brian Garcia	606	Samuel Ciaramitaro	572	Lonette Wilson	537	Levon Williams
747	Karmela Smud	702	Kurt Osinski	655	Chad Hanjora	605	Rosalind Rodriguez	572	Nicole Epstein	533	Gary Parker
747	Joseph Tomanovich	699	Xander Davis	654	Frederick Rowan	604	Amy Cole	572	Anthony Cruz	533	Alice Richardson
747	Wilbur Jung	696	Kathrine West	653	Dorothy Niederer	604	Beau Springer	571	Bridgette Scrivani	532	Roxanne Allmand
744	Yuridia Stoffa	696	Christopher Walker	652	Samvel Tigranyan	604	Anshul Malhotra	571	Brian Biesik	532	Kareen Sanders
744	Christian Laboy	694	Sonia Tyner	650	Pader Lee	604	Fuaifale Mauu	570	Andrew Hamilton	532	Amanda Kosak
744	Yuriy Davydov	693	Ama Asante	650	Kierstin Kim	603	Jose DeLaCruz	569	Carly Ferraro	531	William Barker
743	Shirley Johnson	692	Parrish McCleary	646	Matt Flores	603	Brittany Allen	569	John Nguyen	530	Amanda Evans
743	Liam Brewster	691	Vincent Curtin	645	Elina Luani	602	Jeffrey A Miller	568	Melissa Richard	530	Herivelto Pereira
743	Laaina Havea	691	Jennifer Wehrle	640	Curtis Elcessor	602	Jeffrodrew Vete	567	Jeffery Bristow	527	Benito Menchaca
743	Whitney Williams	689	Erlene Freeman	637	Maxx Schumann	602	Victor Sanchez	567	Marketa Clark	527	Lacares Green
742	Sesilia Sua	687	Marielva Rivera	636	Charles Liscomb	601	Earl Rogers	567	Enisela Tukuafu	527	Shannon Neville
742	Bryan Lewars	687	Troy Newberry	635	Christine DiSanto	601	Richard Long	566	Marian Espada	525	Lana Johnson
741	Geraldine Kern	686	Andrew Aaron	634	Meghan Aubel	601	Zachary Duncan	565	Tyler Snoeyink	524	Reina Amituanai
740	Arturo Ortiz	685	Raechel Kaminskas	634	Jeffrey Kosek	601	Robert Folden	565	Christine Weatherspoon	524	Nick Minjares
738	Roberto Nieves	684	Jean-Francois Diotte	634	Gregory McCaulley	600	Christopher Hodgson	565	Carmela-Adryanna Valerio	522	Steve Marker
737	Amanda Hilinski	684	Anthony Wright	633	Tina Phongsavath	600	Carmela Pellen	563	Naomi Caraballo	522	Shala McLean
731	Paavo Cymanow	684	Andrew Sunkin	632	William H Owens	599	Ashleigh Robison	562	Sheldon McKenzie	521	Adam Eggers
731	Steven Sparkes	683	Dustin Klingebiel	632	Charoletta Anderson	598	Anthony Stephens	562	Alexandria Dale	520	Thomas VanOsdol
731	Allison Hanson	682	Christine Jesoraldo	631	Michael Hasbargen	597	Christopher Domanovics	562	Ronald Kutruff	519	Joshua A Smith
730	Alberto Puig	681	Ashley Wortman	630	Vivian Shelton	596	Demarcus Wright	562	Jerome Iverson	519	Keyonia Hughes
729	Jorge Alvarez	681	Angela Caffrey	628	Mitchell Barton	595	Unique Jimerson	561	Rita Staggers	519	Hans Owens
729	Maximiliano Luna	680	David Leitch	628	Tuwanna O'Neal-Delaney	595	Lesly Lindgren	561	Vicki Kingi	519	Annemarie Diola
726	Niegel Pickett	678	Joshua Joers	628	Ryan Burden	594	Michael Coulthard	558	Kyle Bristol	517	Juanita Garcia
726	Damon McCall	676	Tanya Potter	628	Lutfur Osman	592	Talina Cuozzo	557	Joseph Heathcott	517	Alexandra Guthorn
726	Dangelo Thomas	676	Natalie Soboleva	626	Jane Callies	592	Gretchen Spain	557	Zabrina Paullin	517	Kenyaiaasia Kilpatrick
725	Brian Zuzick	675	Rory Larkin	626	Michael Benton	591	Andrew Bayang	556	William Charnow	517	Chauncey Colvin
724	Mero Amo	675	Soane Vakauta	624	James Smith	591	Odilia Goulart	555	Nicholas Boulougouris	515	Daniel Phares
724	Debra Guay	674	Melinda Jacobs	623	Oliverliski Murphy	589	Nathan Casey	555	Andrew Hackett	513	Keith Babin
721	Heather Miller	673	Michelle Crowe	621	Thomas Yarbrough	587	Soonalote Taogaga	554	Alexander Spooner	513	Azizah Morrison
721	Tracy Lepore	671	Michael Hicks	620	Brian Carte	587	Thomas Tulowiecki	554	Janet Pulido	513	Henry Fornet
717	Eric Palmer	671	Kalin Tomes	619	Jeffrey Stuver	586	Michael Schmidt	553	J Jessica Gonzalez	511	Janice Christensen
716	Elena Knox	670	Erikka Michaels	618	Glaister Parke	586	DeAnthony Hartman	553	Roya Pourkalbasi-Esfahani	511	Lunda Arias
716	Louis Anderson	670	Ricardo Alanis	617	Randy Manzanares	586	Lorenzo Johnson	553	Nicole Trim	509	Albert Binman
715	Julie Kortte	669	Fariba Darvishzadeh	617	Trey Jones	586	Karen Scavelli	553	Sosefina Fatai	509	Tony Foster
714	Margaret Kennedy	667	Nigel Hales	615	Angel Boss	586	Ryan Studer	552	Anthony Sava	508	Terrell Mitchell
713	David San Martin	666	William Aden	615	Todd Kisty	585	Tamiko Swann	552	Gayle Remner	508	Sione Fatai
712	Veselin Filchev	664	Keylen Foster	614	Taylor Polak	584	Amr Shater	551	Todd Engelson	507	Theresa Perea
711	Angela Waller	663	Taralynn Gallant	613	Ratu Kani	584	Daniel Parker	551	Santana Kelly	507	Daniel Melendez
710	Lillyan Portillo	662	Sean Glenn	613	Jo Demoville-Lampton	583	Sheila Slack	550	Jason Folstad	506	Matthew Andersen
709	Matthew Bogle	661	Cassandra Jackson	612	Caitlin Davis	582	Yadollah Pourjalali	550	Ryan Feehan	505	Roger Brice
709	Juliana Coleman	659	Edwin Rodriguez	611	Jatinder Hundal	582	Arnold Iacoviello	550	Myron Montano	502	David Riddle
707	Iryna Sushkova	659	Jordan Arcuri	611	Louis Giogaia	581	Micah Scobey	549	Tanya Trevett	502	Troy Plummer
707	Larry Finch	658	Steven Rotherforth	611	Gregory McDuffie	579	Timothy Hess	546	Peter Hornbeck	500	Karl Amlie

LEADERSHIP BONUS

1



OFA TUPOUNIUA
\$55,462
Steve Friedlander

2



MATTHEW PARKS
\$27,025
Surace-Smith

3



ZACHARY HART
\$24,124
Surace-Smith

4



STEPHEN JUBREY
\$19,555
Oldham-Bianchi

5



BRETT GRYSKA
\$15,847
Oldham-Bianchi

FEBRUARY BONUS LEADERS

February Bonus Payout: \$801,553

February Bonus Qualifiers: 804

\$55,462 Ofa Tupouniua
27,025 Matthew Parks
24,124 Zachary Hart
19,555 Stephen Jubrey
15,847 Brett Gryska
13,005 Robert Kanaan
10,134 Travis Picklesimer
10,000 Nicholas Lorence
9,910 Ryan Wilson
9,713 Albert Serur
9,669 Michael Laramie
9,476 Henry Ingraham
8,675 James Keefer
8,135 Hunter Houvener
7,875 Marian Sertler
7,768 Maria Willgruber
6,871 Ryan Bisanz
6,745 Michael Romeo
6,556 Evan Holzhauer
6,436 Robert Dunn
6,313 Marko Jankovic
6,229 Luay Ghawi
6,213 Samuel Cohen
6,010 Daniel Hartwig
5,931 Syed Quadri
5,847 Denise Berrios
5,803 Randy Teyssier
5,622 Haoyu Xu
5,544 Kenneth Greer
5,360 Raymond Risucci
5,266 Jack Keiderling
5,041 Matthew Diulus
5,004 Steven King
4,959 Jason Bratin
4,750 Matthew Turnquist
4,561 Elias Hazen
4,399 Mathew Hart
4,218 Kyle Johnson

\$4,194 Trevor Mayer
4,169 Ala Awad
4,105 Michael Clemente
4,100 Bobby Gujral
3,965 Ryan Hall
3,804 Humberto Quintero
3,781 Cara DeFiore
3,705 Jordan Chalom
3,701 Richard Barbour
3,700 Mavrick Fredericks
3,660 Mark Corkrean
3,621 Tere Diamond
3,508 Sara Welch
3,374 Reuben Rios-Cruz
3,215 Robert Shafer
3,111 Moli Kaufusi
3,061 Michael Vasu
2,965 Stephen Hill
2,924 Erik Boyd
2,867 Zach Otto
2,800 Jonathan Emura
2,687 Nicholas Engrav
2,685 Dan Nebraska
2,663 Jessica Santamarina
2,614 Dustin Dunlap
2,594 Aaron Parks
2,583 Thomas Vena
2,570 Faleuseni Maumau
2,560 Rodney Ward
2,508 Derek Cotton
2,479 Joshua Olin
2,458 Tevita Maumau
2,401 John McGrath
2,343 Daniel Walton
2,311 Xavier MacLarty
2,288 Phillip Jenkins
2,284 Kaitlyn Brandt
2,277 Noel Rose

\$2,233 Ryan Tucker
2,226 Brodie Fischer
2,206 David Wang
2,203 Brandon Schwed
2,201 Joshua Dishong
2,197 Timothy Wilson
2,196 Brian Sundberg
2,183 Tony Geer
2,164 Marc Salvaggi
2,156 Carlos Arballo
2,102 Nasr Quadri
2,055 Paul Kelly
2,055 Atta Saleh
2,026 Jacqueline Kosalek
2,007 Kevin Ristau
2,002 Bobby Szwaja
1,992 Tevita Tupouniua
1,972 Darron Hacker
1,931 Aldina DaRosa
1,891 Robert Janev
1,858 Ofa Tavake
1,842 Levi Stearns
1,817 Jennifer Kinder
1,802 Matt Pflueger
1,800 Darrell Asbell
1,774 Laaina Havea
1,774 Genesisjane Hall
1,765 Jake Yagjian
1,764 Matthew Girard
1,718 Dmitriy Kagan
1,708 Natalie Wagner
1,691 Ruben Santillana
1,688 Blake Higuchi
1,677 Aaron Ralston
1,664 Matthew Conrad
1,654 Andrew McQuade
1,627 Seselo Asitomani
1,582 Robert Richman

\$1,569 Brandon Summerton
1,563 Brian Allt
1,559 Craig Strompf
1,525 Andrew Mackmin
1,483 George Noujaim
1,456 Dustin Rushin
1,452 John Ophals
1,446 William Brookshire
1,400 Ashley Wenning
1,397 Bettie Wallace-Moore
1,376 Jenna Gula
1,357 Michele Kirk
1,341 Anita Ferris
1,322 Richard Dyer
1,300 Nicholas Moore
1,299 Pamela Altman
1,276 Alfred Taren
1,263 Milica Zivkovic
1,258 Bradley Gray
1,257 Ryan O'Malley
1,245 Corey Neff
1,241 Timothy Kieran
1,239 Justin Adams
1,231 Lamine Diakhate
1,214 Aaron Dupras
1,180 Nicole Sanders
1,171 Erin Allen
1,162 Shelley Suggett
1,149 Brandi Hershey
1,141 Ashlee Hutchins
1,135 Mohammed Moalawi
1,123 Maren Conway
1,120 Brian Gilmore
1,115 Darren Miller
1,097 Natalie Linker
1,091 Adam Huck
1,089 Miguel Coltrina
1,088 Adeyemi Akinade


\$1,081 Nicholas Powell
1,077 Roger Fung
1,072 Darnelle Keala
1,066 Charley Forshee
1,062 Erin Moore
1,059 Chad McLaughlin
1,049 Darcy Schrieber
1,048 Rita Haidinger
1,048 Aaron McLean
1,041 Tanner Daves
1,038 Carl Carlberg
1,031 David Guzman
1,024 Hector Carrillo
1,010 David Schanuel
1,005 Jared Cleckner
1,003 Melinda-Rae Lyse
986 Natalie Soboleva
985 AshLynn Orng
983 Magda Figueiredo
980 Elaine Kulawiak
980 Oscar Portillo
977 Melne Lewis
974 Mark Kukielski
973 Mack Doby
971 Jackie Taylor
970 Dick Nakatani
962 Jesse Spencer
956 Kasey Williamson
953 Daniel Toshner
947 Thomas Soloweyko
942 Polina Philbin
935 Anthony Theriault
907 Zachary Santino
892 Daniel Rapp
879 Joshua Bloomquist
875 David Thornton
871 Eric Peyton
869 John Napiza
866 Michael Shaba
860 Avis Kava
855 Ricky Jenkins
854 Peter Kwiatkowski
840 Christopher Vasu
825 Tara Weisz
821 Sharif Grays
813 Ross Budweg
813 Charles Ferrari
812 Sokol Fazliu
809 Bryon Welch
809 Michael Roe
806 John Conard
803 Veronica Carrion
798 Raphael Musto
794 Timothy Watson
789 Nicholas Triantafyllidis
786 Melvin Arritt
783 Byron Paz
779 Phillip Rigoli
778 Dorian Brown
777 Graham Carter

\$777 Marcus Street
775 Shorne Brown
774 Melody Ferguson
773 Michelle Crowe
761 Frank Colletti
760 Kayla McIver
752 Albert Kauderer
746 Alejandro Torruella
745 Alex Kae
743 Chad Potts
741 John Stankoski
740 Kyle Taylor
738 William Park
737 Stephen Giddens
733 Janel Wilder
730 Darwin Roman
729 Vatapuia Vavau
719 London Burnett
716 Raymond Reynolds
711 Joey Lin
710 Erna Gasanin
710 Harold Durana
709 Jonathan Ng
703 Robert Recker
698 Jordan Albright
697 Devin Adams
695 Evan Reich
694 Ahmad
Abdollahzadeh-Parsa
688 Levar Morgan
683 Kathryn Chaisson
682 Xander Davis
669 Christopher Kennedy
658 Daniel Umbertone
645 Brandon Marshall
640 John Reynolds
637 Ryan Leong
633 Jamie Perse
633 Justin Tyburski
631 Joshua Goodman
630 Drew Frazier
629 Caio Rosa
627 Sonny Gurney
624 Sosefo Latu
624 Samantha Sliger
623 Abdul Yusuff
621 Eric Ebbitt
619 John Young
607 Herman Fennell
603 Lawrence Smith
601 Melanie Hail
600 David Rigney
597 Randy O'Campo
596 Joseph Cost
595 Krystal Gordon
593 Russell Trujillo
591 Aaron Booth
590 Devin Dingey
589 Ronald Rennich
583 Violetta Goldman

\$583 Michael Williams
581 John Serrano
565 Alexandra Graham
560 Caleb Douce
556 Christopher Earle
553 John Garrett
551 Samantha Naidu
538 Cynthia Schneiderman
538 Minh Phung
535 Valerie Cormier
533 Moswen Taylor
527 Andjela Avram
522 Richard Whyte
521 Leya Kirchstein
521 Erin Moyer
520 Daniel Bernard
516 Keith Coscia
514 David Rockway
511 Paulo Miranda
507 Daniel Bauer
506 Cory Hobbs
505 Cassandra Brooks
504 Mark Danner


SA/GA DIRECT CODE FIELD TRAINING BONUS

1



MOLI KAUFUSI
\$6,127
Steve Friedlander

2




TEVITA MAUMAU
\$4,917
Steve Friedlander

3



JOSHUA DISHONG
\$4,212
Surace-Smith

4



LAAINA HAVEA
\$3,549
Steve Friedlander

5



GENESISJANE HALL
\$3,358
Steve Friedlander

FEBRUARY BONUS LEADERS

February Bonus Payout: \$270,217
February Bonus Qualifiers: 618

\$6,127 Moli Kaufusi	\$1,436 Veronica Carrion	\$910 William Parmeter	\$639 Richard Whyte
4,917 Tevita Maumau	1,427 Alejandro Torruella	907 London Burnett	639 Paul Wood
4,212 Joshua Dishong	1,423 DeAnthony Hartman	895 Sandra Underwood	634 Latasha Hicks
3,549 Laaina Havea	1,399 John Conard	891 Graham Carter	633 Delvin King
3,358 Genesisjane Hall	1,394 Devin Adams	886 Brandon Hopf	633 Natasha Waltenbaugh
3,317 Marc Salvaggi	1,390 Evan Reich	880 Oscar Portillo	631 Yuridia Stoffa
3,233 Jacqueline Kosalek	1,389 Jonathan Ng	878 Andrew Wagner	631 Leslie Austin
3,049 Andrew Mackmin	1,302 Mark Danner	876 James Gallo	629 Anthony Batista
2,965 Brodie Fischer	1,297 Miguel Cotrina	867 Gordon Biggums	626 Matthew Vowell
2,305 Bradley Gray	1,287 Eric Ebbitt	842 Michelle Crowe	621 Evan Kendall
2,234 Brian Allt	1,286 Jenna Dupuis	839 Jeremie Dupuis	616 Nicholas Triantafyllidis
2,124 Milica Zivkovic	1,281 John Reynolds	837 Janel Wilder	615 Sharlene Key
2,123 Erin Moore	1,267 Jamie Perse	826 Samantha Naidu	615 Raymon Reynolds
2,100 Kaitlyn Brandt	1,258 Michele Kirk	820 Leya Kirchstein	613 Jeffrodrew Vete
1,948 Tevita Tupouniua	1,255 Robert Recker	806 David Rockway	611 Jordan Albright
1,945 Yonique Gordon	1,248 Sosefo Latu	803 Kierra Goodwin	611 Lockert Johnson
1,906 Aaron McLean	1,207 Lawrence Smith	796 Scott Davison	605 Tara Weisz
1,899 Carl Carlberg	1,203 Melanie Hail	794 Tram Pham	604 Jacob Adams
1,812 Nicholas Powell	1,202 Caio Rosa	787 Vicki Kingi	601 Dustin Brooks
1,765 Timothy Watson	1,193 Joseph Cost	779 Marko Brkovic	600 John Stankoski
1,751 David Guzman	1,189 Krystal Gordon	777 Frank Colletti	583 Xander Davis
1,748 Ofa Tavake	1,188 Michael Roe	751 Michael Ayala	581 Richard Nypower
1,719 Ashlee Hutchins	1,127 Ronald Rennich	739 Andjela Avram	576 Christopher Kennedy
1,692 Pamela Altman	1,110 Joey Lin	739 Donald Hill	575 Robert Richman
1,674 Seselo Asitomani	1,107 John Garrett	737 James Kelly	575 Matthew Cosic
1,641 Michael Shaba	1,085 Charles Ferrari	732 Drew Burdi	574 Maren Conway
1,637 Jesse Spencer	1,085 Nicholas Moore	731 Randy O'Campo	571 Arie Davis
1,631 Chad McLaughlin	1,074 Polina Philbin	712 Jack Wang	571 Mark Harhager
1,624 Unique Hunnicutt	1,041 Christopher Chovanec	700 Erin Allen	556 Dale Meyer
1,618 Kasey Williamson	1,033 Eric Peyton	696 James Summers	549 Virginia Lee
1,611 Glaister Parke	1,030 Darnelle Keala	692 Mark Gorman	548 Robert Rowell
1,603 Ashley Wenning	1,021 Paulo Miranda	687 Matthew Conrad	545 Mickenzie Linse
1,596 Aaron Dupras	1,010 Cassandra Brooks	685 Roberto Nieves	542 Richard Pazak
1,592 Tony Geer	1,006 Adam Huck	681 Michael Musso	540 Robert Drake
1,578 Mohammed Moalawi	1,002 Jonathan Phillips	678 Jorge Guerra	540 Andrew Cavicchi
1,554 Marcus Street	968 Abdul Yusuff	676 Brandon Marshall	531 Jorge Alvarez
1,526 Brian Gilmore	965 Russell Trujillo	674 Melody Ferguson	530 Alexander Dorey
1,520 Kayla McIver	936 Andrea Hatcher	669 Shahab Mahdavinejad	528 Ataka Reed
1,508 Peter Kwiatkowski	935 Michael Gerstein	666 Marva Lumar	522 Sean Velasquez
1,508 Jackie Taylor	931 Daniel Walton	662 Ibrahim Bah	517 Marta Cunha
1,478 Zachary Santino	927 Nina Dolman	659 Rona Turner	509 Paul DeRenzo
1,475 Stephen Giddens	924 Clinton Spaeth	654 Josh Tompkin	508 Hector Carrillo
1,469 Bernadette Casciato	912 Nicole Sanders	646 Gary Bowen	506 Michael Stewart

REINSTATEMENT BONUS

1



SAMI MOGANNAM
\$3,336
Jatoft-Foti

2



NABIL SPAHI
\$2,524
Giglione-Ackerman

3



DANIEL PINSCHMIDT
\$2,150
Jatoft-Foti

4



BRADLEY WEIGAND
\$1,781
Surace-Smith

5



MITCHELL LOOK
\$1,566
Surace-Smith

FEBRUARY BONUS LEADERS

February Bonus Payout: \$50,318
February Bonus Qualifiers: 152

\$3,336 Sami Mogannam	\$1,368 Carl Carlberg	\$762 Lidia Meglei	\$582 Angel Patryluk
2,524 Nabil Spahi	1,204 Dason Phaul	726 Leroy Simpson	576 Michael Musso
2,150 Daniel Pinschmidt	1,131 Charles Fischer	687 Lily Tchen	561 Mehrda Jamitehrani
1,781 Bradley Weigand	1,116 Arthur Westergren	684 Ronald Rivera	524 Lorena Barriere
1,566 Mitchell Look	984 Maurice Baritz	651 Max Quasem	521 Ryan Tucker
1,522 Joseph Smith	786 Ahmad	629 Hector Sartori	502 Matthew Maher
1,387 Frank Kolligian	Abdollahzadeh-Parsa	611 Dustin Henderscheid	

4 BONUS TOTAL: \$2,252,634

WORLDS GREATEST

\$1,130,546

LEADERSHIP

\$801,553

SA/GA TRAINING

\$270,217

REINSTATEMENT

\$50,318

FOUNDERS CLUB

February 2013 Qualifiers — Outstanding Producers & PR Representatives:



Maijargal Sukhbaatar

Christine Judge
6th Qualification
\$83,080 Net ALP
92.7 Ret



Dustin Dunbar

Altig-Orlovic
2nd Qualification
\$71,416 Net ALP
82.6 Ret

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Alastair Cumming



Alastair had 26.1% growth over February of 2012.

Congratulations on your achievement, Alastair!

PR Director of the Month

Leaders growing leaders!

Patti Morgan



Patti Morgan is the Top Director for February 2013 with 84.82% Lead Growth.

We applaud your accomplishment, Patti!

Perspective



Scott Smith

President
& Chief Marketing Officer

Back-to-Back

Becoming a champion is truly special. But repeating as a champion is truly the top of the mountain. Repeating as a champion is not twice as hard as becoming a champion, it's a gazillion times harder. Not many repeat as a champion or are labeled as the best in consecutive years.

Not many people are named Simon Arias.

Congratulations Simon on being named the SGA of the Year for 2012. Back-to-back!

I feel I know the characteristics of success. I also feel I know Simon fairly well. So I'd like to share with you what characteristics of success cross most closely with Simon's fiber, at least from my perspective. When Simon won the SGA of the Year Award in 2011, I used this Spotlight space to give you some background on a few of his life events that molded his drive and character. This year I'd like to tell you a little about Simon's drivers of success.

And you know what? As I think hard about his drivers they are not all typical or boilerplate as you may think.

Simon is humble with his success. On the outside he's got the bling, no question. But on the inside he leaves no one behind and never talks about his accomplishments. He is in the game for those he serves.

Simon stays healthy. Simon is physically fit and loyal to his workout regime. More impressive is the commitment he has to being mentally fit. He prays, he meditates and he seeks advice from others.

Simon keeps on learning. Simon always has a book or an internet site that inspires him. While known as a sharer, Simon truly is a seeker.

Simon balances his time. I'm envious of this trait. He told me that when he went to the College Football National Championship game

that he went to get it off his bucket list. I said, "Bucket list? You're only like 30 years old!" Simon made me understand that we are never promised tomorrow.



Simon has a sense of humor. I believe humor is a byproduct of a positive attitude. Humor shared with others is not just fun, its uplifting. Winners can laugh at themselves and, in doing so, eliminate a reason to laugh at others.

Simon talks trash. People who talk trash are really just motivating themselves to perform at a higher level. They are placing pressure to perform on their own shoulders. Simon is nowhere close to my league in trash talking, but he is improving.

Simon is accountable. Simon is accountable and does not pass the buck. He is accountable to the Lord, he is accountable to his loved ones, he is accountable to his agency and he is accountable to American Income Life. No excuses from Simon.

Simon cares about those who seek his leadership. He understands that the people in his agency and in his circle rely on his actions. He takes peoples' belief in his ability to take them to the Promised Land very seriously.

Simon has solved his relationship with deity. Deity is the nature of God or His rank in your life relative to your own aspirations. I've met many winners in my life, some spiritual and some not. But it's not about a perception; it is about a belief and a commitment because with this platform to stand on, it becomes so much easier to focus on everything else.

Simon is not alone. Simon being named back-to-back SGA of the Year is not an individual accomplishment. He has a strong inner circle. Crissy, Natalie, Diulus, Marcus, Bulldog, Jim, Vasu, Justin, Eric, Tommy... and others for sure. I think Simon should give you all a gold watch just like NFL rushing leaders get watches for the offensive line.

Simon, you deserve everything. You have been a role model to everyone who aspires to achieve true *Opportunity Unlimited*.

Congratulations!

Simon & Sarah

THE CITY

foggy



**THE HILTON SAN FRANCISCO UNION SQUARE HOTEL IS OUR
DESTINATION FOR THE 2014 CONVENTION! MAY 29-JUNE 1**

For complete Convention Qualifications: www.aillife.com/arc/spotlight.aspx

